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BULLETIN

OF THE

BUREAU OF LABOR.

No. 64—MAY, 1906.

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BULLETIN

OF THE

BUREAU OF LABOR.

No. 64. WASHINGTON. MAY, 1906.

CONDITIONS OF LIVING AMONG THE POOR.

BY S. E. FORMAN.

INTRODUCTION.

This article gives the results of an inquiry into the conditions of living which prevail among the poor of the District of Columbia, and is based upon data contained in the household accounts of nineteen families which were secured for the purpose of the investigation and which are herewith published.

The article does not give an account of the living conditions which prevail among paupers or among those who have reached the lowest stages of destitution. It is impossible to secure accurate statements of household expenses from families wholly submerged by poverty, and, moreover, the conditions of existence of people of this class do not admit of such treatment as was contemplated by the inquiry. The report, however, does profess to carry the investigation as far down the scale of adversity as it is practicable to go. The financial history of a household is a very considerable affair, and before one can hope to get a statement of expenses that even approaches accuracy there must be certain favorable conditions to start with. There must be sufficient intelligence in the household to keep a correct account of the financial transactions as they occur. There must be honesty, otherwise the items of the budget would be falsified. There must be willingness to cooperate with the investigator, and this implies a certain good will toward the world. There must be sobriety, industry, and morality. Intemperance or idleness or vice in a family would be almost certain to detract from the truthfulness of the account. All these conditions must be complied with before a correct budget can be secured, and it is seldom indeed that they are all found

to exist in a family that is in the lowest depths of poverty. Fruitful investigation, nevertheless, is possible in families that have sunk to the poverty line, or that are very close to it, and it is along the poverty line, sometimes above it, sometimes below it, but never very far from it, that the present inquiry has been conducted. Every family included in the study was leading a hand-to-mouth existence. In every case the expenditures exactly equaled or slightly exceeded the income, and in hardly any case would it have been possible by the shrewdest management to have saved any money. Every family was visibly, palpably, actually poor. The loss of a day's wages would have caused keen embarrassment, the loss of a week's wages would have meant serious discomfort, if not suffering, while the loss of a month's wages would have resulted in an enforced appeal to charity.

In order that the reader may get a clearer notion as to the region of society in which the inquiry was conducted, a brief description is given of each of the nineteen families from which budgets were secured:

Family No. 1.—Ten in family—husband, wife, an aged aunt, and seven children of the following ages: 8, 6, 5, 4 (twins), 2, $\frac{5}{12}$. The husband, about 30 years of age, is the only wage-earner and is a coal heaver. His income varies from $9 to $12 a week. Food-consuming power, 5.45 adult males. Occupy a two-story four-room frame building in the neighborhood of the gas works. The rooms are of medium size. The house has no conveniences, and water is brought from a distance. Both house and surroundings are insanitary. Rent, $8.50 a month.

Family No. 2.—Four in family—husband, wife, and two children, aged 12 and 11. The husband, of middle age, is a janitor for a church. His income is $36 a month. Food-consuming power, 3.7 adult males. Occupy three rooms of the second story of a building, the lower floor of which is used for other purposes. Rooms quite large and airy. No running water in the house. Conditions barely sanitary. Housewife is a care taker of the building, and the rent is $2 a month.

Family No. 3.—Seven in family—husband, wife, and five children of the following ages: 25 (man), 16, 14, 12, 4. The husband, of middle age, works for a construction company. His wages are $2 a day, but he loses many days on account of bad weather. A girl of 16 works in a restaurant and brings in a little money. Food-consuming power, 6 adult males. Occupy a dilapidated two-story frame building on the outskirts of the city. The house has three rooms of medium size and a shed which may be used as a summer kitchen, but the dwelling is insanitary in every particular. Water is brought from a distance and is exceedingly hard to get in cold weather. Rent, $5 a month.

Family No. 4.—Seven in family—husband, wife, and five children of the following ages: 24, 12, 8, 6, 4. The husband, an elderly man, and oldest son, a man of 24, work with shovels at the rate of $1.50 each a

day. Regularly employed in good weather. Food-consuming power, 5.35 adult males. Occupy two first-floor back rooms and two basement rooms of a building. The front room on the first floor is used as a store. The house has no conveniences and the conditions are insanitary. Rent, $7.50 a month.

Family No. 5.—Seven in family—husband, wife, and five children of the following ages: 15, 9, 7, 3, $\frac{9}{12}$. The husband, of middle age, is a teamster and is quite regularly employed. His wages are $9 a week. The oldest child, a girl of 15, works occasionally in a box factory, receiving $2 a week. Food-consuming power, 4.6 adult males. Occupy a two-story frame building with six small rooms, far out on the outskirts. The house is out of repair, has no conveniences of any kind, and is altogether insanitary. Water is brought from a distance. Rent, $7 a month.

Family No. 6.—Seven in family—widow and six children of the following ages: 16, 14, 12, 9, 7, 2. The mother is a charwoman in the service of the Government. Her regular wages are $20 a month, but her hours of labor permit her to earn some extra money in private families. Boy also works and brings in several dollars a week, but amount is very irregular. Food-consuming power, 5.25 adult males. Occupy a small two-story frame building with four rooms of medium size, located on the outskirts. The house is not kept in repair and is insanitary. Rent, $5 a month.

Family No. 7.—Six in family—mother and five children of the following ages: 15, 13, 10, 8, 6. The mother, who has been practically deserted by her husband, takes in washing and earns about $4 a week. The oldest child, a girl, earns $4 a week. Food-consuming power, 4.6 adult males. Occupy a small two-story frame building on a narrow street. The house has three rooms of moderate size, no conveniences, and can hardly be said to be sanitary. Rent, $6 a month.

Family No. 8.—Eight in family—husband, wife, and six children of the following ages: 14, 13, 11, 6, 5, 3. The husband died and baby was born during the time between the first and second periods of this investigation. Husband was a painter by trade, but the odor of the paint became so offensive that he was compelled to abandon his trade and work as a laborer at $1.52 a day. Upon the death of the husband $500 life insurance was received, and from this the family was living during the second period. Food-consuming power, 5.21 adult males. Occupy a two-story frame dwelling located in a good neighborhood. The house has five rooms and no conveniences, but may be said to be fairly sanitary. It is owned by the tenants, but is mortgaged to its full value.

Family No. 9.—Nine in family—husband, wife, and seven children of the following ages: 17, 15, 13, 12, 9, 7, 3. The husband, of middle

age, is a laborer, earning $9 a week. The two girls of 17 and 15 earn together $6 a week. Food-consuming power, 7.15 adult males. Occupy a two-story brick dwelling, well located. The house has four good-sized rooms, but there are no conveniences of any kind and the house is insanitary. Rent, $12.50 a month.

Family No. 10.—Colored. Five in family—husband, wife, and three children of the following ages: 17, 14, 13. The husband, an elderly man, is a rag picker and junk gatherer and earns from $4 to $5 a week. The wife takes in washing and earns $2 to $3 a week. Food-consuming power, 4.6 adult males. Occupy a two-story frame building located in an alley. It has four rooms of moderate size. The house has no conveniences and is insanitary. Water is brought from a distance. Rent, $5 a month.

Family No. 11.—Eight in family—husband, wife, and six children of the following ages: 16, 12, 10, 8, 6, and a baby. The husband, of middle age, is employed as a laborer in bridge construction. His wages are $12 a week, but work is irregular. The oldest child, a boy of 16, earns $4.50 a week. Food-consuming power, 5.85 adult males. Occupy three good-sized rooms of the second story of a building, the first story of which is used as a grocery store. There are no conveniences and the house and its surroundings are thoroughly insanitary. Rent, $11 a month.

Family No. 12.—Six in family—husband, wife, and four children of the following ages: 7, 4, 2 (twins.) The husband, a young man, is a skilled laborer in street paving. His wages are $1.75 a day, but work is irregular on account of bad weather. Food-consuming power, 3.35 adult males. Occupy a two-story frame building with four rooms of moderate size, located far out in the outskirts. The house is out of repair, has no conveniences, and is in all respects insanitary. Rent, $4 a month.

Family No. 13.—Four in family—widow and three children of the following ages: 16, 15, 7. The mother is a charwoman in the service of the Government, with regular wages at $20 a month. A boy of 15 earns $3 a week. Food-consuming power, 3.35 adult males. Occupy a one-story brick building in a desirable locality. The house is in good repair, has three good-sized rooms, but there are no conveniences and it can hardly be said to be sanitary. Rent, $8.50 a month. During the earlier period of the investigation this family occupied a house for which they paid $10 a month rent.

Family No. 14.—Six in family—husband, wife, and four children of the following ages: 17, 15, 11, 4. The husband, of middle age, is the only wage-earner and is a teamster. His wages are $1.50 a day, but work is irregular. Food-consuming power, 5.2 adult males. Occupy a two-story building located in an alley. The house has four small rooms. There are no conveniences, and both the house and its surroundings are insanitary. Rent, $7.30 a month.

Family No. 15.—Six in family—husband, wife, and four children of the following ages: 11, 8, 6, and a baby. The husband, a young man, is the only wage-earner and is a tinner. His wages are $2.50 a day, but he finds it impossible to get regular work. Food-consuming power, 4.1 adult males. Occupy a two-story building of four rooms very unfavorably located. The house is in a shamefully dilapidated condition and is so insanitary as to be a disgrace. Water is brought from a distance. Rent, $5 a month.

Family No. 16.—Seven in family—husband, wife, and five children of the following ages: 11, 8, 5, 3, and a baby. The husband, of middle age, is a skilled laborer. He receives $2 a day and work is quite regular. In addition to the husband's earnings, the wife makes a little money now and then by sewing. Food-consuming power, 4.25 adult males. Occupy a two-story brick dwelling well located. The house has four small rooms and no conveniences and is insanitary in every particular. Water is brought from a distance. Rent, $7.50 a month.

Family No. 17.—Four in family—husband, wife, and two children, one 4 years of age and the other a baby. The husband, a young man, is the only wage-earner and is a laborer at $2 a day. His work is irregular, and he earns an average of from $7 to $10 a week. Food-consuming power, 2.45 adult males. Occupy a two-story brick building located in an alley. The house has four small rooms, but no conveniences and can not be said to be sanitary. Rent, $2 a week.

Family No. 18.—Six in family—husband, wife, and four children of the following ages: 10, 8, 6, 3. The husband, of middle age, is the only wage-earner and is employed as a clerk. His wages are $12 a week. Food-consuming power, 3.95 adult males. Occupy a two-story brick building fairly well located. The house has five rooms, water in the kitchen, no bath tub, but is sanitary. Rent, $14 a month.

Family No. 19.—Colored. Seven in family—husband, wife, and five children of the following ages: 14, 7, 6, 4, 1½. The husband, a young man, is a laborer in a flour mill. His wages are $9 a week and employment is quite regular. The wife takes in washing and thereby adds considerably to the income. Food-consuming power, 4.5 adult males. Occupy a two-story frame building well located. The house has four small rooms but no conveniences and is not sanitary. Rent, $10 a month.

An examination of the above details shows that the report deals with a normal and with a very large segment of society. The people the intimate facts of whose domestic economy are herein set forth are representative of the thousands of other people in the District. Taking the country over they are representative of millions of honest industrious citizens who help to make the world around us the pleasant place it is.

The budgets in most instances cover the expenditures of five weeks, three weeks in summer (or at least early enough in the fall so that no fire for heating was required) and two weeks in winter. In one instance the inquiry extended over a period of only four weeks, two weeks in summer and two weeks in winter. The accounts of the individual families, as given in the detailed table (p. 634, et seq.), show the amount expended day by day for each article purchased. They are thus substantially exact reproductions of the original budgets. For purposes of comparison and study the expenditures appear in the table under twelve heads: (1) Breads and breadstuffs; (2) meats; (3) vegetables and fruits; (4) milk, butter, and cheese; (5) groceries, etc.; (6) clothing; (7) fuel and lighting; (8) furniture and utensils; (9) rent; (10) insurance; (11) miscellaneous; (12) payment on debt.

In addition to the detailed tabulation a summary of expenditures of each of the nineteen families has been prepared (pp. 694–698). These summaries give in epitome the financial transactions of each week.

FOOD.

Obviously the most important element in the family expense account of the poor is the food element. The rent may fall in arrears, the purchase of clothing may be postponed, the body may even continue to shiver with cold until there is money for fuel, insurance policies may lapse, but the purchase of food must go on continuously.

A study of the food element in the budgets soon brings to view wide fluctuations in the amount expended week by week. Below is a table showing the total amount spent for food by each family each week during the investigation:

TOTAL EXPENDITURE FOR FOOD DURING EACH WEEK, BY FAMILIES.

Family.	First week.	Second week.	Third week.	Fourth week.	Fifth week.
No. 1	$5.31	$5.77	$8.60	$7.39	$8.57
No. 2	6.00	5.86	3.91	4.76	4.07
No. 3	6.77	6.44	5.39	[a] 3.56	2.45
No. 4	4.67	3.34	4.29	3.30	3.71
No. 5	3.79	5.70	3.86	4.60	3.52
No. 6	5.00	4.64	5.76	5.60	4.67
No. 7	5.29	4.86	5.28	5.50	5.85
No. 8	6.14	5.15	6.20	5.10	([b])
No. 9	[c] 7.53	[d] 7.09	6.82	6.77	8.12
No. 10	3.69	4.50	4.25	4.73	4.21
No. 11	8.65	8.40	8.54	6.83	8.37
No. 12	6.09	5.49	6.09	6.18	6.66
No. 13	3.96	3.51	[a] 4.56	4.24	5.60
No. 14	4.96	3.92	3.87	4.63	4.24
No. 15	4.49	3.92	4.22	3.27	[e] 1.74
No. 16	5.82	4.23	6.05	5.67	5.70
No. 17	2.85	3.24	2.24	2.14	2.49
No. 18	4.92	2.82	3.15	2.56	2.69
No. 19	4.64	5.74	4.13	5.69	5.05

[a] Not including $5 paid on debt for groceries not consumed during the period.
[b] Not reported.
[c] Not including $3.81 paid on debt for groceries not consumed during the period.
[d] Not including $4 paid on debt for groceries not consumed during the period.
[e] In the last week a donation of food was received by the family.

What is the explanation of these great differences in food expenditure? How can the fact be accounted for that family No. 1, for example, spent $5.31 for food in the first week of the investigation and $8.57 during the last week? In this instance the explanation is the very simple one that in the first week the wage-earner was idle about half the time, while in the last week he was employed every day. In the case of family No. 2, why was there a fall from $5.86 in the second week to $3.91 in the third week? Because in the third week the rent fell due. Why in the budget of family No. 3 is there the great difference between $6.77 in the first week and $2.45 in the last week? Because in the last week the rent had to be paid and a payment of $6 upon an old debt had to be made, and furthermore the wage-earner was idle part of the time. Thus we might go through the accounts of every family and find that any considerable decrease in food expenditures was almost always due to the payment of rent or some financial stress of the week.

What is the real effect of these fluctuations upon the bodily nourishment of the families? It does not necessarily follow that because a smaller amount is spent for food in one week than in another a smaller amount of nourishment is purchased. Ten cents' worth of stew beef at 5 cents a pound yields far more nutrition than 10 cents' worth of the more expensive tenderloin.

The following table shows how little the nutritive value of food depends upon the price paid for it:

AMOUNT OF VARIOUS ARTICLES OF FOOD PURCHASABLE FOR 10 CENTS AND EQUIVALENT IN CALORIES OF ENERGY.

[From the New International Encyclopedia, article on "Food."]

Article of food.	Amount of food material purchasable for 10 cents.	
	Pounds.	Equivalent in calories of energy.
Corn meal, at 2½ cents per pound	4.00	6,540
Wheat flour, at 3 cents per pound	3.33	5,440
Oatmeal, at 4 cents per pound	2.50	4,500
Beans, white, dried, at 5 cents per pound	2.00	3,040
Pork, fat, salt, at 12 cents per pound	.83	2,950
Sugar, at 6 cents per pound	1.67	2,920
Wheat bread (loaf), at 5 cents per pound	2.00	2,400
Rice, at 8 cents per pound	1.25	2,025
Potatoes, at 90 cents per bushel	6.67	1,970
Beef, stew meat, at 5 cents per pound	2.00	1,530
Cheese, at 16 cents per pound	.63	1,185
Butter, at 30 cents per pound	.33	1,125
Roast pork, loin, at 12 cents per pound	.83	1,035
Smoked ham, at 18 cents per pound	.56	915
Milk, at 7 cents per quart	2.85	885
Beef, round, at 12 cents per pound	.83	740
Cabbage, at 2½ cents per pound	4.00	460
Eggs, at 24 cents per dozen	.63	385

The small amount available for the purchase of food in each of the families investigated, even in the most prosperous weeks, does not per-

mit any considerable indulgence in the more expensive foods. The very necessities of the case would seem to compel a certain amount of consideration of the nutritiousness as well as the cost of the food purchased. It may be doubted whether any of these families consciously directed their purchases with a view to securing the largest amount of nutriment for each unit of money expended. A very wide variation is found in the individual budgets in this respect. Most of the families investigated seem as a rule to have purchased foods which, as a matter of fact, yield a large amount of nutriment for the money; while, on the other hand, some of the families seem to have purchased food with a lamentable disregard of food values. This latter is true of a few of the families which had least to spend for food, and it is true even in the weeks when there was the least available for food expenditure. Thus, family No. 6, with an average expenditure for food per adult male of only 98 cents a week, spent during the five weeks $1.80 for pies and $2.21 for cake and candy, these expenditures being about 50 cents in excess of those for meat during the same period. This family used no rice, no oatmeal, only 10 cents' worth of corn meal, and only a half peck of potatoes. Its expenditures for bakers' bread amounted to $7, and 60 cents worth of flour (purchased in 10 and 20 cent lots) was also used. During the week when its food expenditures were lowest, but 37 cents was spent for meat, while 25 cents was spent for pies and 55 cents for cake and candy. The head of this family, a widow, said in explanation of her food expenditures, "Don't eat much meats; can't afford it." Family No. 8, with an average expenditure for food per adult male of $1.08 a week, spent $2.65 for pies and 16 cents for cake and candy. In one week when the food expenditures were much reduced 90 cents was spent for pies and 5 cents for cake, while only 55 cents was spent for meat. These instances, it should be said, represent extreme cases.

In most of the families bakers' bread seems truly to be the "staff of life." Bread seems to be baked in the homes but very little; the total expenditures for bread, including buns, for the 19 families was for the whole period $91.01 as against $12.14 for flour. Of the 19 families 12 used no oatmeal, 8 no corn meal, 9 no rice, and 4 (Nos. 12, 13, 15, and 17) used neither corn meal nor rice. Family No. 17 used no flour, while Nos. 3, 14, and 16 purchased but 1 pound during the period of five weeks.

The cheapness of an article as food, however, is not to be determined simply by its cost at the store and the nutriment which it contains. Thus oatmeal, for example, must be cooked for half an hour, and this is considerably longer than is required for the other articles consumed for breakfast by the families under consideration. Consequently, to prepare oatmeal for breakfast would ordinarily take additional time and add to that extent to the fuel bill. This is why oatmeal is not as

cheap as might at first appear, and why it is not found more frequently in the family budget. Taking them all in all, however, the foods consumed by the families here investigated have, as a rule, high nutritive value.

What, it may be asked, is the real significance of the fluctuations in the food budgets when the matter of nourishment is considered? Did the amount of nourishment which these families received vary with the amount of money spent? The budgets show that in most families it did. A fall in food expenditure was usually accompanied, first, by a cutting down of fruit and vegetables (not including potatoes), and then, if necessary, by a cut in the grocery and meat expenditure. The expenditure for bread and breadstuffs was in most cases practically unchanged in time of stress. In only one case did it appear that at such a time homemade bread took the place of the bakery product.

The following table gives the total expenditure for food and for bread and breadstuffs for each family in the weeks of highest and of lowest food expenditure. The per cent of the expenditure for bread and breadstuffs of the total expenditure for food is also shown:

TOTAL EXPENDITURE FOR FOOD AND FOR BREAD AND BREADSTUFFS FOR EACH FAMILY IN THE WEEKS OF HIGHEST AND OF LOWEST FOOD EXPENDITURE.

Family.	Week of highest food expenditure.			Week of lowest food expenditure.		
	Expenditure for—			Expenditure for—		
	Total food.	Bread and breadstuffs.		Total food.	Bread and breadstuffs.	
		Amount.	Per cent of total.		Amount.	Per cent of total.
No. 1	$8.60	$1.56	18.1	$5.31	$1.49	28.1
No. 2	6.00	.95	15.8	3.91	.75	19.2
No. 3	6.77	.95	14.0	2.45	1.25	51.0
No. 4	4.67	.67	14.3	3.30	.63	19.0
No. 5	5.70	1.85	32.5	3.52	.50	14.2
No. 6	5.76	1.75	30.4	4.64	1.75	37.7
No. 7	5.85	1.24	21.2	4.86	1.32	27.2
No. 8	6.20	1.31	21.1	5.10	1.44	28.2
No. 9	8.12	1.95	24.0	6.77	1.15	17.0
No. 10	4.73	1.05	22.2	3.69	.73	19.8
No. 11	8.65	1.50	17.3	6.83	1.33	19.5
No. 12	6.66	1.50	22.5	5.49	1.20	21.9
No. 13	5.60	1.30	23.2	3.51	1.25	35.6
No. 14	4.96	1.00	20.2	3.87	.90	23.3
No. 15	4.49	.75	16.7	[a] 3.27	[a] .73	[a] 20.1
No. 16	6.05	1.35	22.3	4.23	1.15	27.2
No. 17	3.24	.55	17.0	2.14	.60	28.0
No. 18	4.92	.49	10.0	2.56	.75	29.3
No. 19	5.74	.60	10.5	4.13	.60	14.5
Average	5.93	1.17	19.8	4.19	1.03	24.5

[a] Expenditures for the last week are not here considered, as in that week the family had to ask outside aid and was assisted by a large donation of food.

The table shows that while these families spent for all kinds of food an average of $1.74 more in their most prosperous week than in the week of lowest food expenditure, yet only 14 cents of this was for bread and breadstuffs. Bread and breadstuffs in the week of highest food expenditure constituted 19.8 per cent of all food expenditures, but in the week of greatest stress their relative importance greatly

increased because of the cutting down in so many other articles, and they constituted 24.5 per cent of all food expenditure. This indicates clearly the importance of these articles in the poor man's food bill. For the whole period the expenditure for bread and breadstuffs constituted 22.4 per cent of the entire food expenditure, while that for meat of all kinds constituted but 30.3 per cent. In three cases more than a third and in one case more than a half of the weekly food expenditure of the lowest week was for bread and breadstuffs. An examination of the food expenditures in detail indicates plainly that the fluctuations in food expenditure mean great differences in actual nourishment and that during those weeks when expenditures were lowest there was not enough to eat. In a number of the families it is plain that the food purchased was at no time sufficient to provide proper nourishment. In nearly all of the 19 families there are appearances at times of excessive and injurious economy in food purchases, and in most, but not in all, of the cases in which this economy is excessive it is enforced. On the other hand, the fact is plain from an examination of the food expenditures that the inadequate nourishment secured is in some cases due in no small degree to a lack of knowledge or to a disregard of food values.

The differences that appear in the food budgets of the same family from week to week are no greater than the differences which are disclosed when the expenditures of one family are compared with those of another. It is evident that in comparing the food expenditures of different families attention must be given not to the actual number of persons in the family, but to the consuming power of the family, and this power must be measured by a common standard.([a]) In the table below the husband, or the adult male consumer, is taken as the unit of consuming power. It is assumed as generally true—

1. That all husbands consume a like amount of food.
2. That the wife consumes 90 per cent as much food as the husband.
3. That a child from 11 to 14 years of age, inclusive, consumes 90 per cent as much food as the husband.
4. That a child from 7 to 10 years of age, inclusive, consumes 75 per cent as much food as the husband.
5. That a child from 4 to 6 years of age, inclusive, consumes 40 per cent as much food as the husband.
6. That a child 3 years of age or under consumes 15 per cent as much food as the husband.

Children 15 years of age or over are considered as adults so far as consumption of food is concerned.

By means of these equivalents the consuming power of each of the families investigated may be reduced to a common basis, namely, the number of adult male consumers. This has been done and is given in

[a] Eighteenth Annual Report of the Commissioner of Labor, p. 19.

the following table, together with the average weekly expenditure for food per adult male:

AVERAGE WEEKLY EXPENDITURE FOR FOOD PER ADULT MALE IN EACH FAMILY.

[In this table payments on grocery bills for articles not consumed during the period included in this investigation are omitted.]

Family.	Persons in family.	Number of equivalent adult male consumers.	Average weekly expenditure for food per adult male.
No. 1	10	5.45	$1.31
No. 2	4	3.7	1.33
No. 3	7	6	.82
No. 4	7	5.35	.72
No. 5	7	4.6	.93
No. 6	7	5.25	.98
No. 7	6	4.6	1.16
No. 8	8	5.21	1.08
No. 9	9	7.15	1.02
No. 10	5	4.6	.93
No. 11	8	5.85	1.39
No. 12	6	3.35	1.82
No. 13	4	3.35	1.31
No. 14	6	5.2	.83
No. 15	6	4.1	.86
No. 16	7	4.25	1.29
No. 17	4	2.45	1.06
No. 18	6	3.95	.82
No. 19	7	4.5	1.12
Average	6.5	4.68	1.08

According to the above table some of the families spent less than half as much per adult male for food as was spent by other families. Some families, it will be remembered, spent less than half as much during certain weeks as in other weeks. But while the expenditure per adult male given above is an average based on the experience of only five weeks, it is believed that the figures are representative of the condition of these and similarly situated families throughout the year. Employment and consequently income are very irregular with many of the families, and the expenditure for food as well as that for all the other necessaries of life must be adapted to the income.

The high averages of the weekly food expenditures of some of the families—Nos. 2, 11, and 13, for example—must not be taken as indicating a general condition of prosperity in these families, for in point of fact there is prosperity in none of them. In these families the children are mostly boys, and everything must give way to the appetite of a growing boy. Consequently eating is of necessity the principal business of these families. In family No. 2, 60.2 per cent of the income was spent in food; in family No. 11, 55.4 per cent; in family No. 12, 67.7 per cent. This meant poverty in all things but eating. In family No. 11 the boys were eating the family out of house and home; rent was in arrears in the latter part of the period investigated, and there was no money for needed clothing. To save the situation two of the boys

were sent to the industrial school just after the investigation was concluded. Family No. 12 is well fed at the expense of all other desirable things. There is no decent furniture in the house; the family is very poorly clad; the children are not sent to school because the family, for the purpose of saving in rent, lives so far on the outskirts and so far from a schoolhouse that it is not practicable to send them to school.

There is one other aspect in which it is useful to view the food element, and that is to compare the cost of food with the total expenditures. In the case of very poor families such a comparison has vital interest, for with them comfort and decency and even health itself depend upon what is left after food is bought. If two-thirds or three-fifths of the small income is left after proper nourishment is provided, there is some chance of providing adequate shelter and clothing, but if less than half is left after food is bought the family can hardly be properly housed and properly clad. The table below shows the proportion of total expenditures which went for food in each of the families investigated during the period of five weeks covered by the investigation:

PER CENT OF EXPENDITURE FOR FOOD OF TOTAL EXPENDITURES IN EACH FAMILY.

[Payments on bills for articles not consumed during the period included in this investigation are omitted.]

Family.	Per cent of expenditure for food of total expenditures.	Family.	Per cent of expenditure for food of total expenditures.
No. 1	59.8	No. 11	55.4
No. 2	60.2	No. 12	67.7
No. 3	48.2	No. 13	39.2
No. 4	49.7	No. 14	56.2
No. 5	46.5	No. 15	44.8
No. 6	50.2	No. 16	43.1
No. 7	69.3	No. 17	33
No. 8	56.8	No. 18	41.4
No. 9	47.2	No. 19	46.6
No. 10	44.2		

The above figures bring out vividly the truth that the greater part of the earnings of the poor is expended for something to put into the stomach. In 2 of these families more than two-thirds, in 8 more than half, and in 17 of them more than 40 per cent of their total expenditures went for food. Some of the families that spent the lower percentages for food did so at the expense of the table and as a matter of choice. One of them, No. 18, which was in arrears for its monthly rent of $14, chooses to put considerably more than one-fourth of its total expenditures into rent and that for poor people is a ruinous proportion. They wanted to live in a good house in a good neighborhood, and to do this they were willing, they said, to stint in the matter of food. It does not appear that the low percentages for food in this

table are indicative of prosperity; the high percentages are, however, in all cases indicative of adversity.

The purchases recorded in the budgets show that the diet of the very poor is confined to a few articles. Bread, meat, potatoes, coffee, and tea are the staples. Nearly 25 per cent of the total expenditure of all the families (nearly 60 per cent of the total food expenditure) was spent for bread and meat alone. Bread for the most part is bought from the bakery at 5 cents a loaf when fresh. To use home-made bread is generally considered out of the question because of the extra fuel required for baking. More than half of the families use stale bread, which is bought for 3 cents (sometimes 2½ cents) a loaf when it is 2 days old, and at 4 cents a loaf when it is 1 day old. Of the meats used the most common are sausage, cheap stew beef, and pork. Round steak is not infrequently bought, but the choice cuts seldom if ever appear. Only in 3 families is there evidence of the use of chickens. Fish appears with frequency, but oysters in only 2 families. In 5 of the families no purchase of eggs was found. Milk in most of the families is used irregularly, although 7 used it daily for the whole or a part of the period. In a few cases it may be said to be used scarcely at all. In all the families butter is used to a greater or less extent, yet in several of the families weeks pass without butter appearing on the table. Sirup and cheap preserves and jellies seem to be used largely in place of butter as a measure of economy. So far as fruits are concerned, it seems that the very poor have to get along with little, since the weekly expenditure for fruit of these families was less than 2 cents per adult male. Sixteen families spent $8.09 for fruits of all kinds, but in 3 of the families no fruit of any kind was bought.

The use of fruit may be best shown by the following table, which gives the number of families buying, the number of purchases, and the amount spent for each kind of fruit.

NUMBER OF FAMILIES BUYING FRUIT AND NUMBER AND AMOUNT OF PURCHASES OF EACH KIND OF FRUIT.

Kind of fruit.	Families buying.	Number of purchases.	Amount spent.
Apples	12	35	$3.33
Bananas	3	6	.70
Cantaloupes	2	2	.15
Grapes	4	4	.60
Lemons	2	6	.45
Melons	2	2	.25
Oranges	4	4	.35
Peaches	1	1	.25
Pears	6	13	1.32
Prunes	2	2	.39
Raisins	1	1	.10
Watermelons	1	2	.20
Total	16	78	8.09

Apples, it will be seen, are the fruit most generally used, 12 families having made purchases to the amount of $3.33, while 6 families spent a total of $1.32 for pears, and 4 spent 60 cents for grapes. Only 2 families appear to have used prunes, usually considered especially the poor man's fruit. Considering the families, the largest expenditure was $1.10 by family No. 10, while family No. 9 spent $1.05, and family No. 11, 90 cents. In 6 families ice is served with some degree of regularity, but in the majority of the families it is not used at all. Tobacco is used in 13 of the families, but in only 2 families does the expenditure for the five weeks exceed a dollar. Beer and whisky practically do not appear in the budgets at all. The almost complete absence of these articles is due to the fact that families in which intoxicants were habitually used were avoided in making this investigation.

RENT.

Next in importance to the food element in the cost of living of the poor is the element of rent. Indeed, sometimes in the winter season when there is no money for the landlord and when ejection is threatened rent becomes fully as important a matter as food. Between freezing and starving there is but little to choose. There is always this difference, however, between the problem of providing food and that of securing shelter—when buying food there is a minimum of expense below which the requirements of physical nature do not permit one to go, whereas when securing shelter there seems to be no such limit. If the expenditure for food is reduced but little below a certain minimum, the efficiency of the human machine is impaired; if very much reduced, starvation ensues. But there can not be said to be any fixed sum which is the minimum of expenditure for rent. There seems to be no house too cheap, no structure with too small a rental value, to prevent its being used as the habitation of human beings. In the downward march of poverty, therefore, the descent in housing conditions continues long after food conditions have reached their lowest point. The experience of one of the families investigated illustrates this truth very well. This family just before the investigation began had been paying a rent of $12 per month. At the beginning of the investigation the rent was $10, but when the investigation closed the family had moved again and was living in a house for which it paid $8.50 per month. The extent to which it can continue to move downward in the scale of rent paying is indicated by the following table, which gives the rents of all the families whose budgets were investigated, together with the number of persons in each family and the number of rooms rented:

RENT PER MONTH PAID BY EACH FAMILY, SIZE OF FAMILY, AND NUMBER OF ROOMS RENTED.

Family.	Number of persons.	Number of rooms.	Rent per month.	Family.	Number of persons.	Number of rooms.	Rent per month.
No. 1	10	4	$8.50	No. 11	8	3	$11.00
No. 2	4	3	[a] 2.00	No. 12	6	4	4.00
No. 3	7	3	5.00	No. 13	4	3	[d] 9.25
No. 4	7	4	[b] 7.50	No. 14	6	4	7.30
No. 5	7	6	7.00	No. 15	6	4	5.00
No. 6	7	4	5.00	No. 16	7	4	7.50
No. 7	6	3	6.00	No. 17	4	4	9.00
No. 8	8	5	[c] 6.35	No. 18	6	5	14.00
No. 9	9	4	12.50	No. 19	7	4	10.00
No. 10	5	4	5.00				

[a] The housewife is care taker of the premises and the rent is only nominal.
[b] This family sublets rooms and receives perhaps $1.50 per month on the average.
[c] In this case the house is owned, but is heavily mortgaged. The interest on the mortgage amounts to $6 per month and the water rent is $4 per annum. This is a virtual rental.
[d] This is average rent paid. During latter part of period of investigation rent was $8.50 per month, and during the earlier weeks $10 for another property.

A glance at these payments is sufficient to show how very elastic is the rent expenditure of the poor when compared with their food expenditure. The widest difference in average expenditure for food was shown in families No. 4 and No. 12, in which 72 cents and $1.82, respectively, were their average weekly expenditures per adult male. In rent expenditures there was a variation in families of six persons of from $4 to $14 per month.

But housing conditions present many aspects upon which figures can throw but little light. If we say that the average rent of these 19 families is $7 per month, we convey to the mind no adequate notion of the kind of dwellings occupied. A rental of $7 a month for a family of seven in certain portions of the city of Washington would mean a degree of squalor and wretchedness deeper than it is the purpose of this inquiry to fathom. On the other hand, a rental of $7 per month far out in the suburbs might secure quite a respectable and comfortable house. Neither would it throw much light upon the subject to state the average number of rooms in the houses occupied by these families, for there are rooms and rooms, as every tenant knows. Perhaps the best idea of the housing conditions under which the very poor live will be obtained by reference to the description of the houses occupied by the 19 families already given on pages 594 to 597.

An examination of the descriptions of the houses occupied by these 19 families will give a pretty correct notion of the housing conditions which prevail among the poor, for almost every house described is matched by tens, sometimes by hundreds, of houses around it. The examination discloses the fact that many of the conveniences known as modern are not shared by the poor. In none of the houses is there a bath tub, and in but one is there running water. In a large number of cases water has to be brought so far as to prevent it from being brought at all in quantities adequate for cleanliness. Gas is supplied to but one house (No. 18), and in this instance by means of

a slot device instead of by a regular meter. A quarter of a dollar is dropped in the slot and a certain amount of gas metered out. When the amount is consumed, the gas is instantly cut off. Most of the houses are so small as to preclude the idea of privacy, and some are crowded beyond the point of decency. The location of most of the houses is very undesirable and often very inconvenient. It will be noticed that many of the families seek the outskirts of the city. This is of course to save rent. But this economy is to some extent delusive. In the remote suburbs there are extra expenses for car fare, especially for the wage-earner. The prices of necessaries in the outskirts are higher than they are in the center of the city. The grocer in the suburbs usually charges more for flour and sugar, and the coal dealer ordinarily adds 25 cents or 50 cents to the price of a ton of coal when he sells it to customers several miles away. The sanitary conditions of the houses of these poor are seen from the description to be almost uniformly bad. To what extent the houses themselves may be regarded as fit for human habitation may be determined by considering that the total assessed value of 15 of the houses (not including the land) is only $3,650, and that of these there are 10 that have a combined value of only $1,500.

In the budgets of the poor the rent is the greatest single item of expenditure, and to have on hand so large a sum on a fixed day taxes to the utmost the financial resources of the family. Sometimes by an arrangement with the landlord weekly or fortnightly rent payments are made, but as a rule the entire month's rent is paid on a certain day. The result of this is that around the time of rent day there is a noticeable diminution of expenditures, and the table is made to suffer most. Sometimes the decrease in food expenditure during rent week is slight, but in a considerable number of cases it is large and therefore very serious.

CLOTHING.

After the rent has been paid and food has been bought the very poor have but little left for anything else. And yet besides food and shelter there must be clothes and fuel and furniture and medicine. It is oftentimes out of the question for all these demands to be met in a systematic, economical way. Even if the rent and food expenditures proceed on something like sound principles of economy, the other expenditures in many cases can not, for there is not enough money left for the application of economical principles. In the budgets of the poor many evidences of financial chaos must be expected, for in respect to many things hardly anything but a makeshift policy seems possible. This makeshift policy is one of the first facts that confronts the student of living conditions among the poor, and a criticism of social phenomena that ignores this fact is far from adequate.

A criticism that recognizes the fact and yet attributes the chaos and bad bargaining exclusively to mismanagement in the household is wide of the mark. The poor may buy unwisely, even extravagantly at times, but at the best they are constantly buying at a disadvantage, for a reason that is as hard as granite; they have not sufficient money with which to buy to advantage. This truth becomes plainer and plainer with a more intimate acquaintance with the details of the expenditures of these families.

The differences in outlay for rent among the several families were found to be very great, but the differences in outlay for clothing shown in the budgets are even more pronounced. In some of the budgets there is hardly any recorded expense for clothes, while in others very respectable sums were spent. This, of course, is not of itself significant. It is quite possible that a family might have spent a good deal for clothing and still have made but few purchases during the five weeks of the investigation. Nevertheless, the barrenness of so many budgets in respect to purchases of clothing reflects an actual condition.

The very poor do not get their clothes as other people do; that is to say, they do not buy them as they need them. Sometimes clothing is given them by relatives. The husband receives a cast-off suit from a prosperous brother, the wife a decent dress from a prosperous sister. Sometimes the church assists, either by donations or by the agency of the rummage sale. Oftentimes suitable clothes are not forthcoming at all. The old ones are patched and repatched indefinitely. There is one item, however, in the clothes budget that appears with great regularity—the item of shoes. Here is an expense that can not always be postponed. A hat or a skirt or a coat may be worn for almost a generation, but shoes soon wear out and must be replaced and cash is required for the replacement. It is "shoes, shoes, shoes" with the very poor as it is with those in better circumstances.

It will be noticed that four of the families show purchases of clothing on the installment plan. Installment payments for clothes are usually made on whole suits. A suit of clothes of any value whatever costs a goodly sum, and the very poor rarely have goodly sums at hand. Their financial ingenuity, as we have seen, is taxed to the utmost when a sum large enough to pay the rent is accumulated. In one instance it is true (family No. 11) a suit of clothes was purchased for $5.50, but that was a very exceptional case. As a rule, the very poor, in the face of the urgent demands for necessaries and the few indulgencies which they allow themselves, find it well nigh impossible to get more than two or three dollars ahead at a time for any purpose, and if a garment costing more is to be bought at all it is usually bought on the installment plan.

How inadequately the very poor are clad can not be brought out fully by the figures and statements of a printed budget. A true conception of clothing conditions in these families can be acquired only by visiting the homes. In some of the families the husband, although a regular wage-earner, has no "best suit" and the wife no "best dress." What is worn on week days must be worn on Sundays as well. In such cases churchgoing and visiting are considered out of the question. In several instances the children are not permitted to go to school because they are not properly clad. In five of the families (Nos. 1, 3, 5, 15, and 17) fathers, mothers, and children are so poorly clad that it is difficult to see how they maintain their self-respect.

FUEL.

The very poor get their fuel in haphazard fashion here and there as best they can. In one case (family No. 6) the housewife, a widow with six children, could explain the absence of coal purchases by the kind act of her landlord, who, when the rent money was proffered him refused to accept it, telling her to take the money and buy coal with it. Five of the families, two of which were of the three families that were found to have spent the most for food, spent nothing whatever for heating purposes during the period of investigation. The manner in which these five families solved the fuel question sheds light upon the manner in which it is solved by thousands of poor families. Family No. 3 had no fuel bill, because all the year round the husband was constantly bringing home something for the stove, now a railroad tie that had been cast away, now a pocket full of coal that had been found lying loose on the railroad track near the house. In returning from his work he was accustomed to pass where the coal cars were and the housewife explained that the train men on the coal cars are very good to the poor and let them pick up the coal that falls from the loaded cars. She said further that in very cold weather the trainmen sometimes "managed to make coal fall off accidentally." By dint of constant watchfulness, always appropriating a stray stick of wood or a bit of coal, the frugal husband of family No. 3 succeeded in keeping on hand a good supply of coal and wood. The husband of family No. 5 exploited ash heaps which were located not far from his house. Regularly on Sunday, accompanied by one or more of the children, he visited these heaps made by the dumping of the city carts and secured enough coal to last through the week. In other words, in this family the fuel problem was solved by devoting the Sunday to labor. In much the same way fuel was provided for family No. 11. In this family the husband worked where building was going on and whenever he found a piece of timber for which there was no use he carried it home. He did this in the hottest days of

summer as well as in winter, and as a result of this perseverance his little yard was always piled high with wood. Family No. 12 provided fuel from a little patch of woods near by, the husband cutting the wood and bringing it home. These are some of the ways in which the poor supply themselves with fuel.

For the greater part of the year the only fuel used is oil. In all the families but two the oil stove is found. Upon this the simple cooking can be done at the expense of only a few cents a week. It should be noticed, however, that the little stoves used do not permit the baking of bread or the roasting of meats. In every family there is a stove in which coal or wood is burned, but this is used for cooking only in the winter time, when its use is necessary for heating.

In cold weather coal and wood are required, and then the fuel problem presses very heavily upon the poor. There can be but one fire and all must huddle together in the kitchen, the only room in the house that is not cold. There is never enough money for a ton of coal. The budgets show one instance of the purchase of a half-ton and two instances of the purchase of a quarter of a ton. In all other cases the coal was purchased by the peck or by the bushel. Of course it can be purchased in such small quantities only at a great loss. The budgets show that many of the families buying by the bushel paid nearly $9 a ton for coal when the same coal was selling for $6.75. The loss on purchases of coke is even more distressing. Half bushel sacks of coke were bought at 10 cents a sack when a load of coke containing 25 bushels could have been bought for $2.75. In other words the families that bought coke by the sack paid 10 cents for 6 cents worth of fuel.

When fuel is purchased at such ruinous prices it is not to be expected that the heating will be ample. The bucket of coal or the sack of coke is very precious and is made to last longer than is consistent with comfort. In several of the houses during cold weather there was only enough fire to take the chill from the atmosphere. In very few of them was there a comfortable degree of warmth.

FURNITURE.

How do the poor keep furniture in their houses? If a family finds it so difficult to accumulate a sum large enough to buy a ton of coal, how can it have a stove, which costs perhaps twice as much? If there is never enough money to buy a new coat, how can there be enough for a new bed or a new carpet? The budgets answer these questions. The very poor rarely buy outright any important article of furniture, such as a chair, a table, or a stove. This is shown to be true of every one of the 19 families investigated. There is only one way in which the poor buy furniture and without unusual self-denial there is only one way in which they can buy it, and that is on the installment

plan. The budgets of 15 of the families show installment payments. Three of the other four budgets show no expenditure for furniture whatever, although the housewives in these cases admit that they had finished paying installments on furniture not long before the investigation began. In only one instance was there no trace of an installment, and that was in family No. 12. There the prudent housewife declared that she made it a rule never to buy any furniture on the installment plan, and one could well believe her, for there was nothing in the house but the remains of the furniture that the couple bought when they were married a dozen years before. So the investigation shows that 18 of the 19 families buy their furniture on the installment plan, and that the nineteenth family buys no furniture at all.

In most of the families installment dues are fixed charges running quite all the year. When one article is paid for another is bought. The amount of the weekly installment varies from 25 cents to $1. The stimulus to regular payment is the threat of taking the article out of the house. This threat, however, is seldom made good, except in the case of sewing machines, which, it is said, are frequently removed for failure to meet the installments. Payments are skipped again and again. The installment collectors are a patient class and the poor nearly always have a good word for them.

The articles brought into the house on the installment plan are of the cheapest grade. Usually they are articles that are absolutely necessary, such as stoves, bedclothes, rugs, chairs, lamps, and sewing machines. There is one instance of a clock bought on installments, and one family indulged in a picture and another in a book on the installment plan.

One of the most common of installment articles is the sewing machine. Perhaps not one of these families own or ever will own a sewing machine outright, yet this most useful instrument is found in many of the homes of the very poor. A machine is put into a house nominally on the installment plan and is allowed to stay there so long as the payments are made with a regularity that insures a profit in the form of rent for the machine. When the installments are not sufficient for this the machine is removed. If but few payments have been made such a transaction is mutually at a profit, and the housewife has had the use of it at a fair rental. When the payments are continued until the machine is paid for, which does not often occur, the price is out of all proportion to the cash value of the machine, the installment price being sometimes as high as $75, when the cash price would not be over $35 or $40.

The installment plan does not suffice to give the poor well-furnished homes. Three of the 19 houses were furnished sufficiently well to produce a homelike appearance. In the others there was little but

the remains of the outfits purchased years before at the time of marriage. Occasionally a cheap and gaudy rug or a highly-varnished rocking chair emphasizes by way of painful contrast the general dilapidation.

INSURANCE.

The poor meet their insurance expenses as they meet so many other obligations—by the payment of small weekly sums. Insurance paid for in this way is usually designated as "industrial," although the word in this connection has but little meaning. The insurance bought by the poor could very aptly be termed installment insurance. Especially is this term fitting to the period which in policies paid for on the weekly payment plan must elapse before the contract is complete and before the mortuary benefit is in force.

Perhaps the most striking fact connected with the insurance element in the budgets is the extent to which insurance is carried by the poor. The well-to-do and the rich are not more generally insured than are the poor. Of the 19 families investigated, every one carried some insurance. The number of persons in all the families was 124, while the number of policies in force in these families at one time during the investigation was 119. Practically everybody was insured except infants under 1 year of age, and these are uninsurable. In a number of instances there were several policies upon the life of one person. The extent to which the poor invest in life insurance is shown below in a table which gives in summary the insurance facts of the budgets:

NUMBER OF INDUSTRIAL INSURANCE POLICIES CARRIED AND AMOUNT OF WEEKLY PREMIUMS PAID.

Family.	Number of persons.	Number of policies.	Amount of weekly premiums.	Family.	Number of persons.	Number of policies.	Amount of weekly premiums.
No. 1	10	[a] 6 [b] 11	$0.50 .90	No. 10	5	3	$0.40 1.00
No. 2	4	4	1.00	No. 11	8	[a] 7 [b] 8	1.00 1.05
No. 3	7	7	1.00	No. 12	6	6	1.00
No. 4	7	8	.50	No. 13	4	4	.35
No. 5	7	6	.35	No. 14	6	2	.10
No. 6	7	[a] 6 [b] 4	.30 .25	No. 15	6	7	.50
No. 7	6	[a] 3 [b] 7	.15 .60	No. 16	7	6	.86
No. 8 [c]	8	[a] 6 [d] 5	.90 .70	No. 17	4	[e] 3	.20
No. 9	9	8	.95	No. 18	6	[a] 6 [b] 8	1.07 1.17
				No. 19	7	6	.35

[a] First period.
[b] Second period.
[c] The head of this family carries an endowment policy in the Knights of Pythias in addition to the industrial policies.
[d] Four weeks; no report for fifth week.
[e] Policies lapsed after second week.

These figures show that insurance is held in high esteem, but they do not tell how great a moral force it is in the lives of the poor. How is it that people who are barely holding soul and body together, and who are so sorely pressed by the demands of the present, will sur-

render so large a part of the income, sometimes a tithe of it, to the purchase of a benefit that can only accrue in the future? The sentiment which prompts the poor to invest in insurance is akin to piety; if death should come into the family they want the household to be protected from harsh and profane influences and they want the departed one to receive a decent burial. The dread of "potter's field" is always present in the minds of the poor. "I would rather stint them (the children) a little in food," one mother said, "and pay my insurance, for then if anything happens to them there will be a place to put them." Burial money, that is the be-all and end-all of insurance among the poor. Very seldom is there anything left after the undertaker has been paid and the cemetery expenses discharged. The little weekly premiums are not investments, are not hoardings, but are a pious provision for decency and propriety in the hour and article of death. And herein is seen the real significance of the insurance element among the poor. History teaches that the institution of insurance as it is regarded by the poor is as old as society and the facts of the budgets are illustrations of the truth that insurance is a fundamental necessity of the social relation.

It was found that in all the families policies were carried on the lives of the children. Just as soon as a little child arrives at an insurable age—1 year in some companies, 2 years in others—a policy on its life is written, if another premium of 5 cents can possibly be spared. The practice of insuring little children began only a few years ago, but infantile insurance is now quite general among the poor. Whether the custom is good and ought to receive the sanction of law need not be discussed here at any length. Nothing occurred in these families during the investigation to call the wisdom of the custom into question. On one occasion, however, it did sound rather uncanny to hear a mother say, "If anything should happen to that child"—pointing to a fine little girl of 9 years—"we would get $200." Among the class of people now under consideration the insurance of children can doubtless be justified, for in this class parental love would win the victory in an hour of temptation. Whether it is a practice that can be universally justified is, and in the nature of things must forever be, a matter of conjecture. You can not probe deep enough into human motives to tell whether the neglect of a child is due to the fact that its life is insured or whether the neglect is due to something else. On that point the shrewdest investigator could easily be baffled.

MISCELLANEOUS EXPENSES OF THE POOR.

The list of miscellaneous expenses of the poor is remarkable for what it does not contain. In the miscellaneous list one might expect to find in great frequency expenditures for such things as postage, stationery, newspapers, magazines, amusements, excursions, travel.

These budgets are indeed very lightly burdened with such items. Two of the 19 families received a penny newspaper with some regularity, but in most of these homes such a thing as a newspaper or a magazine is seldom seen. As for amusements not one of the budgets shows the expenditure of a cent in that direction. The little money that is spent on car fare is for riding to and from the place of work or to and from market. The more closely the miscellaneous list is examined, the more meager it appears, and its meagerness is a true index to the poverty of the poor.

The two items of greatest importance in the miscellaneous list are the medicine bill and the doctor's bill. Most of the budgets show small payments for medicine and several show payment of doctor's fees. But the budgets do not give a full account of the experiences of the poor in times of sickness. Expenses for sickness, like all the expenses excepting those for food and shelter, are met in a haphazard fashion. If there is money for medicine, well and good; if not, either the doctor must provide it or it must be secured from a charitable source. And what is true of medicine is also true of medical service. Many of the families try hard to employ their own physician and a few of them succeed. In a majority of instances, however, this is not possible, and the "corporation" doctor is of necessity called in. It is in this matter of sickness that the poor really feel their poverty the keenest, for it is here that they are brought very close to the gates of charity if they are not brought entirely within them.

THE INSTALLMENT SYSTEM.

The most cursory glance at the budgets shows how great a part the installment system plays in the finances of the poor. In one family (No. 2) nearly a fifth of the total income goes to meet installment dues. Courts and alleys and little streets teem with installment men, some on their rounds collecting, others soliciting new business, sometimes carrying into the houses the very articles to be sold. Clothes, furniture, and insurance are regularly bought on the installment plan. Even the rent is sometimes collected weekly, and thereby becomes an installment payment.

The bad features of the installment system are so obvious that they hardly need mention. The overcharges for installment-bought articles are of themselves enough to condemn the system financially. How great these overcharges are it is difficult to determine with accuracy, yet it is certain that they are very heavy and that they result in appalling losses to the poor. A dollar or more is lost on a coarse blanket, two or three dollars on an almost worthless rug, five or ten dollars on a stove, twenty or thirty dollars on a sewing machine.

As bad as the installment system is financially it is equally bad morally. Under its workings to be in debt becomes the normal con-

dition of life, and to buy without paying passes from a custom to a habit. Moreover, where at all times something in the house is being bought on the installment plan and may, therefore, be taken away in default of payment, there is wanting that sense of ownership which contributes so powerfully to the maintenance of stable society. The tendency of such a system is bound to be toward demoralization. As the sense of ownership vanishes the sense of financial obligation grows less keen. The housewife, knowing that the things in the house are not really her own and growing more and more callous as to the matter of their removal, learns to deal double with the collector. Instead of meeting him with the money she meets him with a lie and saves the money to give another installment man who will come on another day. By postponement and by making the intervals between payments longer and longer she may worry the collector out and cause him to cease his visits before all the installments are paid. In this way she may manage to get a few more things in her house, but she gets them there at the expense of truthfulness, honesty, and fair dealing.

The installment system may be condemned by the social philosopher, but it is not condemned by the poor. On the contrary, it is a system which they stoutly defend. If you point out its evils they will show you its good features. They will tell you that they must either buy on the installment plan or be deprived of many of the necessities of life. If you advise them to save their money until they can pay in cash, they will tell you that they have tried that plan, but have failed. They contend that on a cash basis they would have nothing, while on the installment plan they do manage to keep a few things in the house.

It must be confessed that such philosophy can not easily be brushed aside. This is a practical world for all of us, and for the very poor it is intensely practical. The installment man enters a humble home and spreads some rugs upon the bare floor. They add so much to the comfort and cheer of the room that the housewife is constrained to consider their purchase. She makes this calculation and finds that by pinching a little here and a little there she might be able to save each week the 25 cents necessary to buy the rugs. She reflects that she could get along without them, but she reflects also that her oldest daughter is approaching womanhood and that the girl will be more likely to have decent companions if she has a decent home in which to receive them. The good woman, therefore, is revolving a moral as well as a financial question, and if she takes the rugs, if she decides to incur a little more debt for the sake of a little more decency, what will the social philosopher have to say? Another illustration: The installment man comes into the house with some rocking-chairs. The wife, who has just left the washtub, is invited to take a seat in one of the

chairs. She has not sat in a comfortable chair before for a long time, and as her tired body reposes in the rocker she is quite overcome by a delicious sense of rest. Oh, if she could only have such a chair to come to at times and rest her aching bones! The cravings of human nature suppress any qualms she may have as to the wisdom of buying on the installment plan, and on that plan she buys the chair, paying too much for it and perhaps not seeing her way clear to paying for it at all. She has committed a financial sin, but who will say that it is one that ought not to be forgiven?

Many of the very poor families who buy regularly on the installment plan do succeed in surrounding themselves with a few, at least, of the comforts of life, while with few exceptions those families who buy nothing or very little in that way live under conditions too bad to be justified by any economic or social theory. "I know as well as anybody," said a widow who was paying for a stove by installments, "that I will pay more for the stove than it is worth, but I would rather do that than freeze, and I am glad that I can get it on the installment plan."

IRREGULARITY OF EMPLOYMENT.

The cause which operated most powerfully to bring these families down to the poverty line and to keep them there was the irregularity with which the wage-earner was employed. To be sure there were other contributing causes. In some cases the family became so large that the rate of wages was no longer sufficient for a decent living. One family had suffered heavy reverses through the protracted illness of children. The reduced condition of another family was due to the fact that the husband had been a hard drinker, although during the period of the investigation he was leading a sober life. In almost every case, however, the family attributed its misfortunes not to a low rate of wages or to affliction or vice, but to irregularity of employment. The wage-earners of the family were almost unanimous in their testimony on this point. The breadwinner of one family (No. 12), who earned $1.75 a day when he worked, but who was laid off in bad weather, said: "We [himself, his wife, and four children] could get along very well on $1.75 a day if I could work every day, but as it is what we save in good weather is spent in bad weather, and we have nothing all the time." A little family history revealed the fact that about a year before the investigation began this man had cut his foot severely and had lain in the hospital for three weeks, with the result that his wife and children were compelled to throw themselves upon charity.

The causes which produce a cessation of income among the poor are as numerous as the vicissitudes of life. Accidents, sickness, bad weather, the closing down of establishments, business failures, slack

work, are a few of the enemies of regular employment. Which of these causes brings the greatest misfortunes depends in a large degree, of course, upon the occupation. In the case of the 19 families here considered bad weather is the thing most dreaded, because most of the wage-earners work out of doors. It happened, however, that during the period of investigation the weather for the most part was exceptionally fine.

The budgets, therefore, do not tell in a formal way the whole story of the havoc which bad weather makes in the lives of these people. Nevertheless the effects of idleness due to bad weather are plainly visible in the fortunes of many of the families and may be seen cropping out in the budgets in the form of installments, loans, scanty expenditures for food and fuel, lapsed policies, arrears in rent.

The more carefully the experiences of these families are studied the deeper becomes the impression that poverty is due quite as much to irregularity of employment as it is to a low rate of wages. Two dollars a day for 4 days in the week might mean poverty, while $1.50 a day for 6 days in the week might mean prosperity. In the case of family No. 2 the husband receives a little less than $1.50 a day, but receives this every day. This family apparently has enough to eat and enjoys some of the comforts of life. The husband of family No. 3 receives $2 a day, but in the construction work in which he is engaged there are times when his services are not needed. The loss caused by the occasional idleness deprives the family at times of enough to eat. The income of the wage-earners in family No. 4 is $3 a day, yet there is hardly a family in which squalor and need are more pronounced. Irregularity of employment is the explanation; and so with the whole list, as we pass from one case to another, the importance of regularity in employment is emphasized and the importance of the rate of wages is minimized

LOSSES OF THE POOR.

The budgets have all been found to contain records of bad bargains. This was to be expected. The practice of foresight and self-denial is probably not less common with the very poor than among those in better circumstances, but, it must be remembered, its constant exercise is far more difficult and lapses are more disastrous. The poor housewife knows what good bargains are, but the meagerness of her purse oftentimes prevents her from purchasing supplies except in very small quantities. She goes to the grocery store and buys a single bar of soap for 5 cents, knowing very well that she could get 6 bars for a quarter, and that if she would buy 6 bars she would save 5 cents; but, perhaps, if so much is spent for soap there will not be enough for food. She is buying potatoes at the market. For her large family a bushel of potatoes would not be an oversupply and that quantity can be

bought for a dollar; but the outlay of a dollar for potatoes may not be possible. Instead of spending a dollar for a bushel she spends 8 cents for a quarter of a peck, paying at the rate of $1.28 a bushel, losing nearly 30 per cent by the transaction. Three cans of tomatoes can be bought for 25 cents, but she has only enough money for 1 can, and for that she pays 10 cents, perceiving clearly as she does that for every 5 cans purchased in this way there is a clear loss of 1 can. She has gone the rounds of the market and has nearly finished her purchases, but there are still butter, sugar, coffee, and salt to be bought, and besides some matches are needed. For all these things she has 25 cents remaining. Butter is 30 cents a pound; sugar, 5 cents; coffee, 15 cents; salt, 5 cents a large sack or 3 cents a small sack (the latter being half as large as the former); matches, 3 boxes for 5 cents or 2 cents a box. The purchase of a pound of butter can not be thought of. The purchase of a half pound would leave but 10 cents for sugar, coffee, salt, and matches. If all these desired articles are to be bought, the remaining 25 cents must be skillfully spent. Practice has taught our housewife the art of making skillful divisions. She buys a quarter of a pound of butter for 8 cents, a half pound of sugar for 3 cents, half a pound of coffee for 8 cents, a small sack of salt for 3 cents, a box of matches for 2 cents, and has 1 cent left with which to buy an onion for the soup. She has lost heavily on every one of these articles, including the onion, and she knows she has lost.

The employment of such methods of purchase as are indicated above is, as has been said, oftentimes necessary because of the small amount of money available. But a study of the daily expenditures clearly shows that in some families the same practice is followed where such method of purchase is not a matter of necessity. What is often necessary has become the habit, and practically all supplies, even such things as are used constantly and will easily keep until used, are purchased day by day and even meal by meal. Family No. 9 furnishes a most striking example of this habit. During a single day 4 purchases of a quarter of a pound of butter for 8 cents were made. On 2 days 3 such purchases a day were made, and on 8 days 2 such purchases a day were made. The earliest of these purchases were made late in September. None of them was made in summer. The same family purchased bananas also two and three times in a single day. Even potatoes were purchased on one occasion three times in a day, 2 purchases of a peck each and 1 of a half-peck. Three days later a quarter of a peck was purchased, and then on four successive days purchases were made of 2 quarter-pecks, one half-peck, and 1 peck. At another time potatoes were purchased twice a day on two days, and during a period of five successive days 5 purchases were made.

The above is an extreme case, and as such not fairly representative of the practice of the families investigated. Several of the other

families, however, were accustomed to make purchases in very small quantities, even at times when it was apparent that use was regular and that such petty buying was not enforced. Butter was, as a rule, bought by the quarter of a pound at 8 cents or even 9 cents. Kerosene was bought at 4 cents a quart, 2 cents a pint, and even by the cent's worth.

It is not alone in food purchases that the poor make bad bargains. As the budgets plainly show, their losses extend all along the line. In the purchase of fuel, of clothing, of furniture, of insurance, they pay a heavy price because of their poverty. What is the measure of the losses which the poor sustain by reason of the bad bargains which they make? A study of the budgets of the 19 families investigated enables us to make some sort of an estimate of this loss. In estimating these losses care has been taken not to make them too great. The losses have been under rather than over stated. For example, the loss on a can of condensed milk for which 10 cents was paid was actually $1\frac{2}{3}$ cents, whereas in the budgets the loss is placed at $1\frac{1}{2}$ cents. Moreover—and this is of the utmost importance—only those losses were recorded which were plainly occasioned by the slimness of the purse. Thus when a quarter of a peck of tomatoes was bought for 8 cents, the price being 30 cents a peck, no loss was stated, because it was assumed that that quantity would last as long as the tomatoes would remain firm and eatable, and that the smallness of the purchase was therefore not necessarily attributable to the poverty of the purchaser.

Our 19 families in five weeks spent $879.50, exclusive of rent, and of this sum $57.59 was lost through the circumstances and methods described above. The most prosperous family lost 3 per cent on all it bought—that is to say, on all it earned—while the least prosperous lost 15 per cent. The average loss for all the families was 7 per cent.

In this calculation of losses the element of rent is disregarded, but in strictness it should not be disregarded for the poor when buying shelter—that is, when paying rent—receive less for a dollar than is received by their more fortunate brothers, and the bad bargain is due in a large measure to the fact that the poor, just by reason of their poverty, can not make terms with landlords. The well-to-do can bid for better houses, for improvements, and for more conveniences, but the poor can not do so. They must look down rather than up; for less desirable houses, not for better ones. Hence the demand for the cheaper houses is always strong, and their owners are not compelled to spend money on them to keep tenants in them. Thus it comes about that the houses that are least desirable for habitation are those that yield the greatest per cent on the investment. There is no place for the poor except in these undesirable houses. By virtue of necessity, therefore, the poor, when compared with the prosperous, buy shelter at a loss.

It is possible to estimate what these families lost in the way of bad rent bargains. The house which family No. 1 rents assessed at $100 and the ground on which it stands at $180, making a total assessment of $280. The rule in Washington is to assess property at two-thirds of its market value. The full market value, therefore, of the house rented by family No. 1 may be put down at $420. Real-estate men will tell you that property rented by the well-to-do usually yields an annual rent not exceeding 10 per cent (gross) of its market value. Now, if family No. 1 had paid in rent 10 per cent of the market value of the property rented it would have paid $3.50 per month. As a matter of fact, this family paid $8.50 per month, a difference of $5.00. A series of calculations of this kind for 15 families gives the following table. In the case of four families such a calculation was impracticable:

MONTHLY RENTS ACTUALLY PAID BY 15 FAMILIES, COMPARED WITH RENTS NECESSARY TO SECURE A 10 PER CENT RETURN ON FULL MARKET VALUE OF PROPERTY.

Family.	Assessed value of property rented.			Full market value of property rented.	Rent per month on a 10-per cent basis of profit.	Rent actually paid per month.	Excess of rent actually paid over rent on a 10 per cent basis of profit.
	House.	Land.	Total.				
No. 1	$100	$180	$280	$420	$3.50	$8.50	$5.00
No. 3	100	120	220	330	2.75	5.00	2.25
No. 5	200	40	240	360	3.00	7.00	4.00
No. 6	200	60	260	390	3.25	5.00	1.75
No. 7	100	300	400	600	5.00	6.00	1.00
No. 9	400	456	856	1,284	10.70	12.50	1.80
No. 10	100	100	200	300	2.50	5.00	2.50
No. 12	200	38	238	357	2.98	4.00	1.02
No. 13	200	400	600	900	7.50	[a] 8.50	1.00
No. 14	300	100	400	600	5.00	7.30	2.30
No. 15	100	150	250	375	3.13	5.00	1.87
No. 16	450	150	600	900	7.50	7.50	.....
No. 17	300	200	500	750	6.25	9.00	2.75
No. 18	700	300	1,000	1,500	12.50	14.00	1.50
No. 19	200	233	433	650	5.42	10.00	4.58

[a] Rate paid latter part of period of investigation; $10 was rate paid during earlier weeks for another property.

It seems that these 15 families paid in one month $114.30, and that this sum was larger by $33.32 than it would have been had the owners made only 10 per cent (gross) on their properties. The statement indicates that the poor pay for housing 41.1 per cent more than is paid by the well-to-do upon residence property representing the same amount of invested capital.

When the losses that were incurred through unfortunate rent bargains by these 15 families are taken and combined with the other losses, and a comparison instituted between the total losses and the total expenditures, including one month's rent, it is found that the most fortunate family lost nearly 4 per cent and the least fortunate family quite 15 per cent. The average loss of the 15 families was 10 per cent by reason of bad bargains. If, therefore, we wish to form a

just notion of what a very poor man is earning, we must subtract from his nominal earnings this one-tenth which he loses because of his poverty and of the conditions under which he purchases.

CONDITIONS OF BORROWING AMONG THE POOR.

It was noticed that in the expenditures of some of the families losses were occasioned by excessive rates of interest on money borrowed. Investigation showed that the fact of borrowing did not necessarily furnish any ground for censure. Financial crises overtake all classes, and the poor must sometimes borrow as well as the rich. In one case the money was borrowed when there was a death in the family; in another case when there was a birth; in another case when the wage-earner was kept from his work by a protracted illness. In all cases money was needed at once, and there was none laid by. Friends were appealed to, but they could not help. There was nothing to do but go to the loan company.

Because of the importance of borrowing in the lives of the poor it is thought proper to state here the results of a special study of the conditions of borrowing which prevail in the District of Columbia. The study includes an examination of the methods of loan companies in the city of Washington and of the rates charged when the security is not good. It also gives the details of a number of representative loan transactions.

The investigation does not include the operations of the pawn shop. The very poor do not possess the kind of pledges which pawnbroking requires. It would be well for the poor if they could deal with the pawnbroker, for then they could find in the law substantial protection against exorbitant rates and sharp practice. In most cases, however, their security consists only of some wretched furniture, and for this the pawnbroker has no use. If they borrow at all they must deal with the loan companies, and when dealing with them they are exposed to an extortion and an overreaching for which the law provides no practical remedy.

There are in the District of Columbia 50 concerns licensed to lend money, and of these about 20 are engaged in making loans where the security is of such a character as to involve a heavy risk. Of course, where the risk is great the interest is high, and the deeper the distress the higher the rate mounts. As to the rate that can be lawfully charged and as to the penalties for usury the District Code makes the following provisions:

SECTION 1178. The rate of interest in the District upon the loan or forbearance of any money, goods, or things in action, and the rate to be allowed in judgments and decrees, in the absence of express contract as to such rate of interest, shall be six dollars upon one hundred dollars for one year, and at that rate for a greater or less sum or for a longer or shorter time.

SEC. 1179. The parties to a bond, bill, promissory note, or other instrument of writing for

the payment of money at any future time may contract therein for the payment of interest on the principal amount thereof at any rate not exceeding ten per centum per annum.

SEC. 1180. If any person or corporation shall contract in the District, verbally, to pay a greater rate of interest than six per centum per annum, or shall contract, in writing, to pay a greater rate than six per centum per annum, the creditor shall forfeit the whole of the interest so contracted to be received: * * *

SEC. 1181. If any person or corporation in the District shall directly or indirectly take or receive any greater amount of interest than is herein declared to be lawful, whether in advance or not, the person or corporation paying the same shall be entitled to sue for and recover the amount of the unlawful interest so paid from the person or corporation receiving the same, provided said suit be begun within one year from the date of such payment.

SEC. 1182. In any action brought upon any contract for the payment of money with interest at a rate forbidden by law, as aforesaid, any payments of interest that may have been made on account of said contract shall be deemed and taken to be payments made on account of the principal debt, and judgment shall be rendered for no more than the balance found due after deducting and properly crediting the interest so paid; * * *

As is too frequently the case with laws upon the subject of interest and usury, the above provisions do not amount to much. A victim of the usurer, before he can recover the amount of the overcharge, must go to law, and the heavy expense of a lawsuit generally discourages this procedure. As a matter of practice in cases of loans to the very poor the agency of the law does not figure very prominently one way or the other. The lender, it is true, usually goes through the form of taking a deed of trust or mortgage upon the furniture of the borrower, but he seldom goes to the trouble of having the instrument recorded; he demands a promissory note, or a series of such notes, but he does not demand bona fide responsible indorsers. The lender to the poor usually does not expect to get this money by resorting to the harsh process of the law. He rarely intends to actually foreclose and sell the furniture. Instead of invoking the law he invokes a moral force to compel payment; he holds the threat of foreclosure and sale over the head of the borrower, and the threat is usually potent enough. For what does foreclosure mean to the borrower? It means no bed, no stove, no table, no chairs. And what does it mean to the lender? A great deal of trouble and possibly an actual loss. The money lender wants cash, not furniture, and those who know his ways aver that he would rather have useful articles of small value, such as beds, stoves, and tables, as security than valuable articles such as a piano or an organ, for he knows that the borrower can easily part with a piano or an organ, but that when the mortgage is upon an article of necessity every possible effort will be made to meet the payments, however extortionate these may be. It is upon the necessities of the poor, upon the very desperation of their condition, that the loan company chiefly relies. It is true that the lender sometimes forecloses and sells the furniture, and it is true that the borrower sometimes flees to the law for protection against usury, yet, as a rule,

the tragedies of loan transactions among the poor are enacted without the purview of the law.

The amount of the loans negotiated among the poor of the District can not be determined even approximately. The companies are not required by law to make public statements of their business, and it would be a vain quest to attempt to gather statistics from the borrowers themselves. The loan is the last thing the housewife will tell you about; it is the skeleton in the closet. It is plain, however, that the amount of money borrowed by the poor must, in the agreggate, be considerable. An inquiry into the history of the budgets of 50 poor families showed that in about one-fourth of these families there were loans ranging in amount from $15 to $40. Such proportion indicates that many thousands of families in the District are struggling under the burden of unfortunate loans.

It is more than likely that the negotiation of many of these loans is due as much to the enterprise of the loan company as to the distress of the borrower. Perhaps no business in Washington is pushed more industriously or advertised more expensively than the loan business. Those portions of the city where the struggle between Want and Have is the keenest are flooded with circulars setting forth the blessings of credit and the opportunities of borrowing. Below are some extracts taken from the literature which the loan companies are accustomed to distribute from door to door:

ASK US IF YOU NEED MONEY.

No matter what the circumstances may be we will loan you the cash you need to meet any emergency on your furniture, pianos, teams, fixtures, etc.

Ask us and you will get the money at the lowest rate in the city. You can pay the money back in small monthly payments, which will be arranged to suit your own convenience.

In another circular we read:

We loan money to all, $10 and upward on furniture, etc., without removal. Loans made promptly without the knowledge of friends.

Confronted by these questions: Have you laid in your winter coal? Have you money for your fall suit? Have you money for your wife's outfit? Have you money to pay your grocer? Have you money to pay the rent? Have you fitted out your children for school?

One company issues a brochure of 28 pages, called The Guide to Prosperity. Here we have a complete philosophy of credit, and we are lured on to the conclusion that in borrowing is the great secret of prosperity. To the question, Is borrowing money a bad habit? the following answer is given:

The Government borrows for capitalists. The railroad companies and other large corporations borrow on their bonds. Cities and counties borrow, pledging their credit to secure ready cash. The manu-

facturer, when he builds his factory, borrows money to buy raw material and to carry his pay-roll. The merchant borrows; he can, of course, buy on credit, but the successful ones realize the advantage of buying for cash, and accordingly they borrow from the banks and get special discount when they lay down the cash to the wholesaler.

Many business men have been started on a successful career by the use of a small loan. * * * Most of the wealthy Americans of to-day began their careers on borrowed money. Parents borrow to educate their children; young men and women borrow to educate themselves for more lucrative positions; the small householder borrows to save his property from foreclosure; the head of the family to save his life insurance from forfeiture; every one at some time finds it necessary to borrow money. Is it not plain therefore that to borrow judiciously and from a firm that takes your interests into consideration is by no means a mistake ? The harm is not in borrowing money, but it is doing without it. Relieve yourself of that nervous dread caused by the lack of ready money.

The conclusion of The Guide to Prosperity is as follows:

This company desires to say in conclusion that they have endeavored to point out the errors and mistakes of the average head of the family. * * * This is an uncertain world, although present financial conditions may be bright; your future prospects may apparently be still brighter; but the Hand of Fate may fall heavily upon you and the Wheel of Fortune may suddenly turn. The house builder does not forget the fire escape; the boat builder does not forget the life-preservers. Few anticipate misfortune. Dame Fortune is a fickle jade, and you may incur her displeasure when it is least expected. Then it will be necessary for you to seek aid. You are accordingly asked to preserve this pamphlet, as it may be of service to you in the future.

At the Christmas time special circulars are issued. In these language and art conspire to convince the needy that this is a borrowing world, and to tempt them to succumb to the blandishments of the loan company. Here is a circular entitled "Christmas money; how to get it." On the outer page is a picture of Santa Claus carrying a tree laden with Christmas delights. Within the circular one reads:

Christmas time, the one time in the year when we all desire a little ready money to make the home happy, to please the wife and little ones and help them realize that life is worth living. Don't you want to brighten up the lives of the little ones and bring good cheer into your home and make this Christmas a merry Christmas for all? Come and see us if you need money. * * * We will make you a quick loan on your furniture without removing the goods from your possession. An application for $10 is given the same prompt attention that a larger one receives.

On another circular the pictorial device is a Santa Claus (the loan company personified) scattering Christmas money broadcast and reassuring the financial despondent with these hopeful words:

Haven't you promised yourself many times during the year that you were going to make your children and some friends a Christmas

present this year? The time has arrived, and you have no excuse. We will loan you the money, and you can pay us back on easy terms so you will never miss it.

Did we loan you Christmas money last year? If so, you are one of our many satisfied customers. You may have an account with us now. If not, it will pay you to come back where you have dealt, where you are known, and where you will get even lower rates than heretofore. Should you owe another company, we will be pleased to pay them off for you and advance you more money at our low rate of interest. Save yourself money and write or follow the crowd to the * * *

The loan companies in their literature speak of rates of interest, but their actual charges can not with propriety of language be called interest. In ordinary commercial transactions an interest charge bears an exact proportion to the amount loaned and to the time the loan has to run, the rate being either the legal rate or a rate not very far above or below the legal rate. In loans to the poor the element of risk enters into the interest charge in such a peculiar way as to constitute almost a new element, and this factor augments the cost of the loan to such an enormous extent that the charges which the poor pay for a loan ought to be called risk money rather than interest money. The charges made by the loan companies of the District can not be conveniently classified. In the making of rates each company is a law unto itself. Moreover, there is but little consistency in the rates which the same company charges from time to time. In an examination of loan rates, therefore, it is necessary to take the subject up company by company.

But few of the companies advertise their rates further than to insist that they charge "excessively low" rates. Several, however, give figures in their circulars from which the interest rates may be computed. For purposes of comparison the advertised charges of several companies are here given and the equivalent interest rates have been computed:

ADVERTISED CHARGES FOR A LOAN WITH EQUIVALENT INTEREST RATES, BASED UPON THE ACTUAL TIME THE BORROWER HAS THE USE OF THE MONEY BORROWED.

Company A.

Amount of loan.	Number of monthly payments.	Amount of each payment.	Interest rate per cent per annum (computed).
$50	6	$9.98	65
50	12	5.89	69

ADVERTISED CHARGES FOR A LOAN WITH EQUIVALENT INTEREST RATES, ETC.—Concluded.

Company B.

Amount of loan.	Interest cost per month.	Interest rate per cent per annum (computed).
$15	$0.87	70
20	1.10	66
25	1.23	59

Company C.

$10	$0.50	60
15	.65	52
20	.80	48
25	.90	43
30	1.15	46
40	1.35	41
50	1.65	40

To gain anything like a correct idea of the interest burdens borne by the poor we must turn from the advertised charges to the charges actually made by the companies when a loan is applied for. The following table gives the number of monthly payments, the amount of each payment, and the rate per cent per annum charged as stated by 15 companies to an applicant for a loan of $20 when the security in each instance was the same, namely, furniture, and when the time to run was three or four months:

COST OF A LOAN OF $20, UPON SECURITY OF FURNITURE, IN 15 LOAN COMPANIES IN THE DISTRICT OF COLUMBIA, ACCORDING TO FIGURES FURNISHED AN APPLICANT BY THE COMPANIES.

Company.	Number of monthly payments.	Amount of each monthly payment.	Total amount of payments.	Actual interest rate per cent per annum, based on time borrower has use of money.[a]
No. 1	3	$8.25	$24.75	138
No. 2	4	6.64	26.56	149
No. 3	3	8.33	24.99	144
No. 4	3	8.50	25.50	158
No. 5	3	8.65	25.95	171
No. 6	3	8.65	25.95	171
No. 7	3	8.75	26.25	179
No. 8	3	8.85	26.55	188
No. 9	3	8.90	26.70	192
No. 10	3	8.90	26.70	192
No. 11	3	8.90	26.70	192
No. 12	3	8.95	26.85	196
No. 13	3	9.00	27.00	200
No. 14	3	9.10	27.30	208
No. 15	3	9.26	27.78	221

[a] The "actual interest rate per cent" given in this column is based upon the actual time that the borrower has the use of the money borrowed: in these calculations each monthly payment is applied first to pay the interest accrued at the date of the payment and the remainder to the reduction of the principal.

Neither the advertised charges of these companies nor the charges shown in the above table which they give when a loan is applied for are their true charges. For the actual charges we must look to actual transactions. The details of actual transactions of this class are diffi-

cult to obtain, for the reason that the companies contrive to conduct their business in such a way that there shall be no documentary record of what is done. They give the borrower a card which states that he (the borrower) has agreed to pay to the lender certain sums on certain dates, and that is all. One can not learn from these cards the amount of the loan or the terms upon which the money was lent. Indeed, there is on the card no evidence whatever that a loan has been made. There is evidence of the loan, however, in the possession of the company, but this can not be obtained even by the borrower himself until the debt is fully extinguished, and even then the borrower, if he does not insist upon his rights, will be put off with a receipt in full instead of receiving the original documents. The investigation brought to light two instances where borrowers who had paid the debts and had asked for their notes were told that the notes had been lost and that receipts in full would have to suffice. If through insistence the original documents bearing upon the loan are obtained they fail to tell the full story of the transaction. For example, A borrowed a sum of money from one of these companies and gave as security a series of notes the face of each of which was $4.50. The following is a copy of note No. 4 of the series:

$4.50. WASHINGTON, D. C., *April 20th, 1905.*

June 15th, 1905..... I promise to pay to the order of John Doe, four 50/100 dollars, value received with interest at ..... per cent per annum and an attorney's fee of ten dollars in event of payment of this note shall not be made at maturity, and suit shall be instituted thereon.

I further agree, this being one of a series of ..... notes of even date herewith, that in event of any one of the series becoming due and remaining unpaid the amount covered by the series of notes which this is in shall thereupon become due and recoverable.

Employed at ..... (Signed) ....

No. 4. Address .....

There is nothing in the above document to show how much A borrowed or what rate of interest was actually paid. Or, take another illustration where a sum of money was borrowed and a deed of trust and a promissory note were given, copies of which instruments are here presented:

This indenture, made this 14th day of April, in the year of our Lord nineteen hundred and five, by and between .... and ...., his wife, parties of the first part, and .... and .... trustees, parties of the second part, all of the city of Washington, District of Columbia:

Whereas, said parties of the first part are justly and bona fide indebted unto ..... in the full sum of fifteen dollars, for the payment of which the said parties of the first part have made, executed, and delivered one promissory note, bearing even date herewith, payable to the order of said ...., which said note is for the sum of fifteen dollars, due and payable in installments, as follows:

$3.45 on May 14, 1905.
$3.45 on June 14, 1905.
$3.45 on July 14, 1905.
$3.45 on August 14, 1905.
$1.20 on September 14, 1905.

And whereas, said parties of the first part desire .... to secure the full and punctual payment of said note, and each and every installment thereof as the same may become due.

Now, therefore, this indenture witnesseth, that said parties of the first part, for and in consideration of the premises and the sum of one dollar, lawful money of the United States, to us in hand paid, by the parties of the second part, at and before the signing, sealing, and delivery of these presents, the receipt whereof is hereby acknowledged, have granted, bargained, sold, assigned, and delivered, and do .... by these presents grant, bargain, sell, assign, and deliver unto the parties of the second part, jointly and severally, their and each of their executors, administrators, and assigns.

All and singular the goods, chattels, and personal property hereinafter named, mentioned and particularly described in schedule marked (A), hereunto annexed as a part of this deed, the same now being in and upon the premises, house, or messuage, known as No. . . . . , in the city of Washington, District of Columbia, together with every kind and description of goods, chattels, and personal property that may now be owned by the parties of the first part wherever the same may be located, as well as all goods, chattels, and personal property which the parties of the first part may hereafter at any time and in any manner acquire during the time the debt hereby secured, or any part thereof, shall remain unpaid.

To have and to hold the said goods and chattels and personal property unto and to the use of the said parties of the second part or the survivor of them, their and each of their executors, administrators, and assigns, in and upon the trusts and for the uses following:

In trust, to suffer and permit the said parties of the first part to retain possession of and use the said goods, chattels, and personal property until the same shall and may be required as hereinafter provided.

And upon this further trust, at any time hereafter, whether said note or any installment thereof shall be due or not, upon the security hereby given being in anywise endangered, in the opinion of either of the parties of the second part, by the removal of the said goods, chattels, and personal property, or any of them, without the written consent thereto of the said parties of the second part from the premises where now located, or by the nonpayment of the rent of the premises where said goods, chattels, and personal property may be placed, stored, or deposited, or by the rendering of any judgment or decree for the payment of money against said parties of the first part, or if said party of the first part shall not keep said goods and chattels insured in some good and reliable company against loss by fire to the amount of the aforesaid note, and assign the same to the use of the said parties of the second part for more effectually securing the payment of said indebtedness, or if said security shall become endangered in any other manner, in the opinion of the said parties of the second part, or either of them, then or at any time thereafter, the said parties of the second part, the survivor of them or either of them, or the executors, administrators, or assigns of either of them, may take possession of said goods and chattels and personal property, wherever the same be found, and sell the same at public or private sale, and dispose of the proceeds thereof in the manner hereinafter provided as though default had been made in the payment of said note.

And upon this further trust, upon default being made in the payment of said promissory note, or any installment thereof, or any proper cost, charge, commission, half commission, or expense in or about the same, then the whole sum remaining unpaid shall become immediately due and payable, and then, or at any time thereafter, the said parties of the second part, the survivor of them, or either of them, or the executors, administrators or assigns of either of them, may take possession of said goods, chattels, and personal property, wherever the same may be found, and sell the same at public or private sale, upon such terms and after such notice in writing to the said party of the first part or by public advertisement, as the said parties of the second part, the survivor of them or either of them, or the executors, administrators, or assigns of either of the said parties of the second part in the execution of this trust shall deem advantageous and proper; and out of the proceeds of said sale or sales, firstly, to pay all proper costs, charges, and expenses incurred by said parties of the second part, the survivor of them, or either of them, or the executors, administrators, or assigns of

either of them, by the holder or holders of the said note or any of them in the premises, and to retain as compensation for services as trustee or trustees, a commission of ten per cent on the amount of said sale or sales, also any other expense and cost of any litigation necessary in making said sale or sales, or in and about the preservation of the property and security aforesaid, or in the execution of this trust; secondly, to pay whatever may then remain unpaid of said note and interest thereon, whether the same be due or not; and lastly, to pay the surplus, if any, to said parties of the first part, their executors, administrators, or assigns.

In witness whereof, said parties of the first part have hereunto set their hands and affixed their seals on the day and year first hereinbefore written.

Signed, sealed, and delivered, one chair being delivered in the name all said goods, chattels and personal property, in the presence of—

. . . . . .

. . . . . [SEAL.]

. . . . . [SEAL.]

DISTRICT OF COLUMBIA, *ss:*

I, ..., a notary public, in and for the District of Columbia, do hereby certify, that . . . . . part . . . . to a certain deed of trust bearing date the . . . . day of . . . ., A. D. 190. ., and hereunto annexed, personally appeared before me, in the District aforesaid, the said . . . . . being personally well known to me to be the person . . . . who executed the said deed, and acknowledged the same to be . . . . act and deed, and the said . . . . . being of full age and being by me privily examined, apart from her husband, and have in the deed aforesaid fully explained to her, acknowledged the same to be her act and deed and declared that she willingly signed, sealed, and delivered the same, and that she wished not to retract it.

Given under my hand and notarial seal, this . . . . . day of . . . . . A. D. 190. . .

. . . . . .

Notary Public, D. C.

SCHEDULE "A."

Referred to in the foregoing deed of trust and made a part thereof: 3 oak c s chairs, 1 e drawer wal chef, 1 mantel clock, 1 stove, 3 oak rockers, 6 gilt f pictures, 1 gilt f mirror 4′ x 2′, 1 oak drop head Singer sew mach M232792, 1 oak ex table, 6 chairs, 1 cook stove, 1 oak bed room suit 3 pcs, 2 wal 3 drawer chefs, 1 wal bed.

Witness: . . . . . .

$15.00. WASHINGTON, D. C., *April 14, 1905.*

For value received, we promise to pay to the order of . . . . . the sum of fifteen dollars, in four installments of $3.45 each, due after date hereof in 1, 2, 3, and 4 months, respectively, and one installment of $1.20 due after date hereof in five months, and should default be made in the payment of any installment then the entire amount unpaid shall become due and payable immediately.

Payable at the office of . . . . . Loan Company, Washington, D. C., with interest at six per cent per annum.

. . . . . .

. . . . . .

No. . . . . .

These are copies of the original and legal documents connected with a loan transaction—loan No. 1 below—yet they fail utterly to yield information as to the real facts of the transaction. They are inserted here only to show how idle it is to attempt to learn the facts of one of these loan transactions from any document which the loan company has had a hand in drawing up.

We must remember, too, that the company as a rule cares very little about the documents connected with a loan to the poor or about the property secured by the documents. To illustrate their indifference in this direction it may be stated that the articles of furniture mentioned in the above deed of trust were surveyed and inventoried after the borrower had received the money, and the enumeration of articles was inserted in the deed several days after that instrument had been signed by the borrowers.

By examining the documentary evidence available and by getting the borrowers to assist in interpreting and supplementing the written evidence it has been made possible to give pretty full accounts of a number of actual loans made to the poor in the District of Columbia. The most instructive and interesting of these accounts are given below.

LOAN NO. 1.—There was sickness in the family and a notice of ejectment had been served for nonpayment of rent. To relieve the situation, $15 was borrowed from a loan company. The borrower agreed to pay for the $15 seven monthly installments of $3.45. Thus the rate of interest charged was 162 per cent per annum. When complaint was made by the borrower that the interest charged was extortionate, the company agreed to accept $5 as the sixth payment in place of the last two installments of $3.45, thus reducing the sum to be paid from $24.15 to $22.25 and reducing the interest rate from 162 per cent to 143 per cent.

LOAN NO. 2.—The wife was in confinement and there was no money in the house. Fifty dollars was borrowed from a loan company. For this loan 12 notes of $5.92 each, bearing interest at 6 per cent per annum, were given and a deed of trust executed on the household goods of the borrower. Moreover, the borrower agreed to pay $10 in the event it should be necessary to bring suit in connection with the transaction. Four notes, amounting to $23.68, were paid when the husband met with a painful accident and lost his employment. He notified the loan company that he could not meet the notes. The company then insisted upon a readjustment and required the borrower to sign 12 new notes of $5.22, aggregating $62.64. The borrower after signing the new notes asked for the eight old notes, but the loan people only laughed and said "that would be all right" and did not give them. Things continued bad with the borrower, and the new notes could not be met. After three months passed without the company's receiving any money seizure of the borrower's household goods was threatened. This was postponed by the borrower paying $10. And thus the case stands.

LOAN NO. 3.—This was a loan of $20, for which a series of 6 monthly payments of $4.50 each was to be made.

The payments were made at intervals of 15 days, paying off the indebtedness in three months.([a]) The actual interest paid was, therefore, at the rate of 224 per cent per annum.

LOAN NO. 4.—In this case a widow with several children has been in the clutches of a loan company for several years. About a year ago she was on the point of being ejected for nonpayment of rent. She applied to the loan company to which she was already indebted to the amount of $8 and increased her loan to $15, receiving $7 in cash.

For this $15 she was required to pay $26.50 in ten monthly installments of $2.65, equal to an interest rate of 143 per cent per annum if paid as agreed. These payments she is now meeting with whatever regularity she can.

LOAN NO. 5.—Here the loan was $18, but as a fee of $1 was charged for negotiating the loan the sum received was really $17. For this the borrower paid 10 payments of $2.70 and one payment of $1.50, or a total of $28.50. The payments were made every fifteen days—pay days. The cost of the loan here was actually 244 per cent per annum.

LOAN NO. 6.—This loan, like so many of its kind, was negotiated when the wife was in confinement and money could be had only by borrowing. On January 3, 1905, the sum of $40 was accordingly borrowed from a loan company, the borrower contracting to pay 9 monthly installments at $6.35 each. By way of security a deed of trust was taken upon furniture which practically had no value whatever, but which of course could not have been removed without causing great suffering. Upon the loan a payment of $6.35 was made February 3. When the next payment came due the full sum could not be raised, so the company agreed to postpone the payment for one month if the borrower would pay $3.50. This he did and continued to pay $3.50 monthly until November, when he paid a full installment of $6.35. The $3.50 which was paid each month was not regarded as part payment of an installment, but was simply a fine imposed by the company for nonpayment. There thus remained unpaid after the November payment $44.45. When a payment became due in December, $40.70 having been paid, the company offered to release the borrower for $22.75. The cost to the borrower was thus 82 per cent.

LOAN NO. 7.—In this case $20 was borrowed and was paid in 6 monthly installments of $5 each. Here the rate of interest was 156 per cent per annum.

LOAN NO. 8.—Here the loan was nominally $20, but a fee of $2 was charged for the negotiation. It was agreed to pay the loan in 9

[a] A copy of note number 4 of the series is given above.

monthly payments of $3.35 each. The actual cost of this loan was thus 142 per cent per annum. At three different times the borrower failed to meet the payments and was fined 35 cents each time for the delay.

LOAN NO. 9.—In order to prevent ejectment for nonpayment of rent, $15 was borrowed, the furniture being pledged as security. Payment was made in 9 monthly payments of $2.70 each. The rate of interest in this case was 131 per cent.

LOAN NO. 10.—In this case the husband, a motorman, was sick and it became necessary to borrow $25 from a loan company. The debt was to be paid in 9 monthly installments of $4.30 each. Here the rate would have been 117 per cent per annum if the contract had been carried out. After $30.10 had been paid the borrower objected to further payments on the ground that the principal and a very large interest had already been paid. The company then offered to give a release if the borrower would pay $7.60 more, although $8.60 was still due. A lawyer then went to the company and threatened exposure, and the debt was settled by paying $2.

LOAN NO. 11.—Here $15 was borrowed and was repaid monthly in sums as follows: $3.50, $3, $2.50, $3.20, $3, $3.80, amounting to $19 in all. Here the rate was 85 per cent per annum.

LOAN NO. 12.—In this case there was a death in the family and no money was at hand for funeral expenses. A loan company furnished $24, to be paid in 12 monthly installments of $3.65 each. After several payments had been made the borrower tried to effect a settlement in full upon reasonable terms, but the company insisted on the fulfillment of the original contract. The rate of interest in this case was 129 per cent per annum.

LOAN NO. 13.—The wage-earner met with an accident and was compelled to borrow money with which to buy the necessaries of life. He borrowed from a loan company $15, to be paid in 9 monthly installments of $2.65. The rate of interest here was 125 per cent per annum. When a payment was not met the delay was penalized by a fine of 35 cents.

The facts contained in the records of the above loan transactions carry their own comment. The bargains which the loan companies make with the poor are too hard to be classed with legitimate business transactions. They are bargains forced upon the poor in time of great distress and often in times of great sorrow, and they are as unbusinesslike as they are unmerciful and immoral. And so they are regarded by the poor. Of all the bad bargains which the poor are compelled to make the loan bargain is the only one that is deprecated in bitter terms. The installment man and the insurance man receive the favor and even the gratitude of the poor, but one never hears a good word for the loan company.

DAILY EXPENDITURES IN DETAIL OF 19 FAMILIES FOR FIVE SPECIFIED WEEKS.

FAMILY NO. 1.

Articles bought.	Monday.	Tuesday.	Wednesday.	Thursday.	Friday.	Saturday.	Sunday.	Total for week.
FIRST WEEK (August, 1905).								
Bread and breadstuffs:								
Bread	$0.15	$0.15	$0.15	$0.15	$0.15	$0.15	$0.15	$1.05
Buns				.10	.20	.10		.40
Flour					.04			.04
Meats:								
Beefsteak			.15			.25		.40
Sausage		.10		.10		.10		.30
Stew beef				.25				.25
Vegetables and fruits:								
Cabbage				.08				.08
Onions				.02				.02
Potatoes		.20		.10				.30
Tomatoes, fresh		.10	.10			.10		.30
Milk, butter, and cheese:								
Butter	.15					.15		.30
Cheese					.09	.09		.18
Milk, fresh	.04	.04	.04		.02	.04	.04	.22
Groceries, etc.:								
Coffee			.15					.15
Eggs	.13				.25	.13		.51
Lard			.05					.05
Pie	.10					.10		.20
Salt			.05					.05
Sugar		.12	.12					.24
Tea			.25					.25
Vinegar				.02				.02
Fuel and lighting:								
Kerosene		.06			.06			.12
Matches		.01	.02					.03
Furniture and utensils:								
Bedspread (installment)								[a] .25
Insurance (6 policies)			.50					.50
Miscellaneous:								
Soap	.03			.05				.08
Tobacco				.05				.05
Washing soda	.01							.01
Total	.61	.78	1.58	.92	.81	1.21	.19	[b] 6.35
SECOND WEEK (August, 1905).								
Bread and breadstuffs:								
Bread	.15	.15	.15	.20	.15	.15	.15	1.10
Buns	.05	.05	.05		.15			.30
Meats:								
Beef				.10				.10
Beefsteak				.15				.15
Sardines		.20		.20				.40
Sausage	.05	.10			.10	.10	.05	.40
Stew beef			.15			.28		.43
Vegetables and fruits:								
Beans		.10						.10
Cabbage				.05				.05
Greens		.10						.10
Onions	.01			.02				.03
Potatoes	.05					.05		.10
Tomatoes, fresh		.20				.10		.30
Milk, butter, and cheese:								
Butter		.15	.15		.15			.45
Milk, fresh	.02					.02	.01	.05
Groceries, etc.:								
Coffee					.20			.20
Eggs		.26			.25			.51
Pie				.05	.10	.10	.05	.30
Rice			.06					.06
Salt				.02				.02
Soda		.05						.05
Sugar		.24		.12		.06		.42
Tea						.15		.15
Clothing:								
Shoes				.35				.35
Fuel and lighting:								
Kerosene					.06	.03		.09
Matches		.02		.02		.01		.05

[a] Not shown under any day because day of payment was not specified in original family accounts.
[b] This amount exceeds the sum of the daily totals shown, for the reason given in note [a].

DAILY EXPENDITURES IN DETAIL OF 19 FAMILIES FOR FIVE SPECIFIED WEEKS—Continued.

FAMILY NO. 1—Continued.

Articles bought.	Monday.	Tuesday.	Wednesday.	Thursday.	Friday.	Saturday.	Sunday.	Total for week.
SECOND WEEK (August, 1905)—Concluded.								
Furniture and utensils:								
Broom					$0.20			$0.20
Rent					8.50			8.50
Miscellaneous:								
Medicine					.45			.45
Pins				$0.10				.10
Soap		$0.05		.05				.10
Tobacco						$0.05		.05
Total	$0.33	1.67	$0.56	1.43	10.31	1.10	$0.26	15.66
THIRD WEEK (September, 1905).								
Bread and breadstuffs:								
Bread	.20	.15	.15	.15	.15	.20	.15	1.15
Buns			.10		.15			.25
Corn meal			.08					.08
Flour			.08					.08
Meats:								
Beefsteak		.37		.15				.52
Chickens (½ dozen)				1.50				1.50
Lobster, canned				.25				.25
Salmon, canned		.10						.10
Sausage	.10		.20					.30
Stew beef						.35		.35
Vegetables and fruits:								
Beans				.10				.10
Cabbage			.07					.07
Eggplant			.10					.10
Lemons		.10						.10
Onions				.15				.15
Potatoes		.25						.25
Tomatoes, canned		.10		.10		.10		.30
Tomatoes, fresh			.20					.20
Milk, butter, and cheese:								
Butter		.30						.30
Cheese					.10	.20		.30
Milk, condensed						.10		.10
Milk, fresh							.02	.02
Groceries, etc.:								
Coffee				.20				.20
Eggs	.25	.13					.25	.63
Lard	.10							.10
Mustard					.05			.05
Oatmeal			.10					.10
Pie						.10		.10
Sirup			.10					.10
Soda			.10					.10
Sugar	.06			.30				.36
Tea				.25				.25
Vinegar		.04						.04
Clothing:								
Dry goods			.20					.20
Fuel and lighting:								
Kerosene						.06		.06
Matches						.02		.02
Furniture and utensils:								
Bedspread (installment)			.50					.50
Lamp chimney		.08						.08
Insurance (6 policies)			1.50					1.50
Miscellaneous:								
Safety pins					.10			.10
Soap			.15					.15
Tobacco						.15		.15
Total	.71	1.62	3.63	3.15	.55	1.28	.42	11.36
FOURTH WEEK (January, 1906).								
Bread and breadstuffs:								
Bread								[a] 2.45
Meats:								
Beefsteak		.45		.15		.10		.70
Fish					.30			.30
Pork				.15			.30	.45

[a] Not shown under any day because day of payment was not specified in original family accounts

DAILY EXPENDITURES IN DETAIL OF 19 FAMILIES FOR FIVE SPECIFIED WEEKS—Continued.

FAMILY NO. 1—Continued.

Articles bought.	Monday.	Tuesday.	Wednesday.	Thursday.	Friday.	Saturday.	Sunday.	Total for week.
FOURTH WEEK (January, 1906)—Concluded.								
Meats—Concluded.								
Sausage	$0.05							$0.05
Soup bone	.15							.15
Stew beef			$0.25	$0.25		$0.05		.55
Vegetables and fruits:								
Beans		$0.10	.10					.20
Beans, canned					$0.10			.10
Cabbage							$0.10	.10
Lemons						.10		.10
Onions	.02			.10				.12
Potatoes	.08				.10	.05		.23
Tomatoes, canned		.10	.10				.10	.30
Milk, butter, and cheese:								
Milk, condensed			.20					.20
Milk, fresh							.03	.03
Groceries, etc.:								
Coffee		.15						.15
Lard		.05						.05
Oatmeal					.20			.20
Pie							.05	.05
Rice				.05		.04		.09
Soda			.05					.05
Sugar		.12		.24		.12		.48
Tea		.25						.25
Vinegar		.04						.04
Clothing:								
Shoes				.50				.50
Stockings				.25				.25
Fuel and lighting:								
Coal					1.35			1.35
Kerosene				.10				.10
Matches			.05					.05
Wood		.10			.05			.15
Furniture and utensils:								
Broom			.25					.25
Furniture (installment)			.50					.50
Scrub brush			.10					.10
Insurance (11 policies)			1.80					1.80
Miscellaneous:								
Chicken feed							.10	.10
Needles				.05				.05
Soap			.05					.05
Stove polish			.10					.10
Tobacco		.15						.15
Total	.30	1.51	3.55	1.84	2.10	.46	.68	[a] 12.89
FIFTH WEEK (January, 1906).								
Bread and breadstuffs:								
Bread								[b] 2.40
Flour				.45				.45
Meats:								
Beefsteak	.15	.25				.23		.63
Liver			.08					.08
Oysters (quart)		.30			.30			.60
Pork steak					.15			.15
Stew beef	.15		.30			.48		.93
Vegetables and fruits:								
Beans	.10			.10		.10		.30
Lemons		.10			.05			.15
Onions		.10		.05				.15
Potatoes		.08	.05			.08		.21
Tomatoes, canned	.10		.10		.10	.10		.40
Milk, butter, and cheese:								
Butter				.15				.15
Cheese					.10			.10
Milk, condensed							.10	.10
Groceries, etc.:								
Candy		.10						.10
Catchup			.10					.10
Coffee		.15						.15
Eggs				.25	.14			.39

[a] This amount exceeds the sum of the daily totals shown, for the reason given in note [a], p. 635.
[b] Not shown under any day because day of payment was not specified in original family accounts.

DAILY EXPENDITURES IN DETAIL OF 19 FAMILIES FOR FIVE SPECIFIED WEEKS—Continued.

FAMILY NO. 1—Concluded.

Articles bought.	Monday.	Tuesday.	Wednesday.	Thursday.	Friday.	Saturday.	Sunday.	Total for week.
FIFTH WEEK (January, 1906)—Concluded.								
Groceries, etc.—Concluded.								
Lard			$0.10			$0.05		$0.15
Oatmeal					$0.10			.10
Pie							$0.10	.10
Rice			.10					.10
Sugar		$0.11		$0.11		.11		.33
Tea		.25						.25
Fuel and lighting:								
Coal	$0.90							.90
Kerosene				.10				.10
Matches					.02			.02
Wood	.10							.10
Furniture and utensils:								
Bedspread (installment)				.25				.25
Comforts (installment)				.50				.50
Furniture (installment arrears)								[a] .95
Insurance (11 policies)			1.25					1.25
Miscellaneous:								
Book (installment)				.50				.50
Soap			.05					.05
Soap powder			.05					.05
Tobacco			.10					.10
Total	1.50	1.44	2.28	2.46	.96	1.15	.20	[b] 13.34

FAMILY NO. 2.

FIRST WEEK (August, 1905).								
Bread and breadstuffs:								
Bread	$0.10	$0.15	$0.15	$0.10	$0.15	$0.20		$0.85
Flour						.10		.10
Meats:								
Beef						.30		.30
Beefsteak	.15	.23	.15	.20		.38		1.11
Ham			.05	.10				.15
Vegetables and fruits:								
Apples		.05						.05
Beans, lima		.13						.13
Cabbage					.05			.05
Melon	.05							.05
Onions		.05				.05		.10
Potatoes		.07		.07		.22		.36
Tomatoes, fresh	.10	.05			.05			.20
Milk, butter, and cheese:								
Butter	.30		.30			.30		.90
Cheese			.05					.05
Milk, condensed						.10		.10
Groceries, etc.:								
Coffee						.18		.18
Eggs		.24		.11		.22		.57
Lard		.12						.12
Sugar		.12			.12			.24
Tea	.13			.13		.13		.39
Clothing:								
Clothing (installment)		1.00						1.00
Shoe repairing	.35							.35
Fuel and lighting:								
Kerosene	.11							.11
Furniture and utensils:								
Furniture (installment)		1.00						1.00
Insurance (4 policies)	1.00							1.00
Miscellaneous:								
Soap		.05						.05
Washing soda				.05				.05
Total	2.29	3.26	.70	.76	.37	2.18		9.56

[a] Not shown under any day because day of payment was not specified in original family accounts.
[b] This amount exceeds the sum of the daily totals shown, for the reason given in note *b*, p. 636, and in note *a*.

DAILY EXPENDITURES IN DETAIL OF 19 FAMILIES FOR FIVE SPECIFIED WEEKS—Continued.

FAMILY NO. 2—Continued.

Articles bought.	Monday.	Tuesday.	Wednesday.	Thursday.	Friday.	Saturday.	Sunday.	Total for week.
SECOND WEEK (August, 1905).								
Bread and breadstuffs:								
Bread	$0.15	$0.10	$0.15	$0.15	$0.10	$0.25	.....	$0.90
Meats:								
Beefsteak	.23	.....	.23	.....	.15	.15	.....	.76
Bologna	.....	.....	.05	.....	.....	.....	.....	.05
Lamb	.....	.20	.....	.20	.....	.....	.....	.40
Veal	.....	.....	.....	.....	.....	.40	.....	.40
Vegetables and fruits:								
Apples	.....	.....	.....	.....	.....	.05	.....	.05
Beans, canned	.....	.....	.15	.....	.....	.....	.....	.15
Beans, lima	.....	.10	.....	.....	.....	.....	.....	.10
Corn, fresh	.....	.....	.....	.09	.....	.05	.....	.14
Potatoes	.07	.....	.....	.....	.07	.07		.21
Tomatoes, fresh	.....	.....	.....	.....	.10	.10	.....	.20
Milk, butter, and cheese:								
Butter	.....	.30	.....	.30	.....	.30	.....	.90
Cheese	.10	.....	.....	.....	.....	.....	.....	.10
Milk, condensed	.....	.....	.....	.....	.10	.10	.....	.20
Groceries, etc.:								
Eggs	.....	.12	.12	.10	.05	.24	.....	.63
Lard	.....	.....	.06	.....	.....	.....	.....	.06
Oatmeal	.....	.10	.....	.....	.....	.....	.....	.10
Sugar	.....	.12	.....	.....	.....	.....	.....	.12
Tea	.....	.13	.....	.13	.....	.13	.....	.39
Clothing (installment)	.....	.50	.....	.....	.....	.....	.....	.50
Furniture and utensils:								
Furniture (installment)	.....	1.50	.....	.....	.....	.....	.....	1.50
Insurance (4 policies)	1.00	.....	.....	.....	.....	.....	.....	1.00
Miscellaneous:								
Soap	.10	.....	.....	.05	.....	.....	.....	.15
Tobacco	.....	.....	.....	.05	.....	.05	.....	.10
Total	1.65	3.17	.76	1.07	.57	1.89	.....	9.11
THIRD WEEK (September, 1905).								
Bread and breadstuffs:								
Bread	.05	.10	.15	.15	.....	.05	.....	.50
Flour	.....	.25	.....	.....	.....	.....	.....	.25
Meats:								
Bacon	.....	.....	.05	.....	.....	.09	.....	.14
Beefsteak	.....	.....	.20	.10	.....	.....	.....	.30
Round steak	.....	.13	.....	.....	.....	.....	.....	.13
Stew meat	.12	.....	.....	.....	.14	.25	.....	.51
Vegetables and fruits:								
Apples	.....	.....	.....	.....	.....	.05	.....	.05
Corn, fresh	.....	.....	.....	.....	.....	.08	.....	.08
Onions	.....	.....	.02	.....	.....	.....	.....	.02
Potatoes	.....	.07	.07	.....	.07	.07	.....	.28
Sweet potatoes	.....	.....	.....	.05	.....	.....	.....	.05
Tomatoes, fresh	.....	.05	.....	.....	.05	.10	.....	.20
Milk, butter, and cheese:								
Butter	.....	.....	.15	.....	.15	.25	.....	.55
Cheese	.....	.....	.....	.....	.....	.09	.....	.09
Milk, condensed	.....	.....	.....	.....	.....	.10	.....	.10
Groceries, etc.:								
Eggs	.....	.....	.....	.07	.....	.14	.....	.21
Rice	.....	.....	.04	.....	.....	.....	.....	.04
Sugar	.....	.12	.....	.....	.....	.12	.....	.24
Tea	.....	.15	.....	.....	.....	.....	.....	.15
Yeast cake	.....	.....	.....	.....	.....	.02	.....	.02
Clothing (installment)	.....	.....	.50	.....	.....	.....	.....	.50
Fuel and lighting:								
Kerosene	.....	.....	.11	.....	.....	.....	.....	.11
Rent	.....	.....	.....	.....	.....	.....	.....	[a] 2.00
Insurance (4 policies)	.....	1.00	.....	.....	.....	.....	.....	1.00
Miscellaneous:								
Soap	.....	.05	.....	.....	.....	.....	.....	.05
Washing soda	.....	.....	.05	.....	.....	.....	.....	.05
Total	.17	1.92	1.34	.37	.41	1.41	.....	[b] 7.62

[a] Not shown under any day because day of payment was not specified in original family accounts.
[b] This amount exceeds the sum of the daily totals shown, for the reason given in note [a].

DAILY EXPENDITURES IN DETAIL OF 19 FAMILIES FOR FIVE SPECIFIED WEEKS—Continued.

FAMILY NO. 2—Continued.

Articles bought.	Monday.	Tuesday.	Wednesday.	Thursday.	Friday.	Saturday.	Sunday.	Total for week.
FOURTH WEEK (January, 1906).								
Bread and breadstuffs:								
Bread		$0.10	$0.10	$0.15	$0.15	$0.20		$0.70
Flour						.04		.04
Meats:								
Beefsteak			.15			.15		.30
Corned beef				.30				.30
Fish						.12		.12
Liver				.08				.08
Pork chops						.15		.15
Pork pudding				.13				.13
Sirloin steak						.30		.30
Vegetables and fruits:								
Apples						.08		.08
Cabbage				.05				.05
Corn, canned						.10		.10
Onions					.05			.05
Potatoes					.08	.08		.16
Tomatoes, canned			.10			.10		.20
Milk, butter, and cheese:								
Butter	$0.25			.25				.50
Cheese	.09				.05			.14
Milk, condensed			.10					.10
Groceries, etc.:								
Coffee	.20							.20
Eggs	.14							.14
Lard					.12			.12
Sugar	.10		.10		.10			.30
Tea	.25		.25					.50
Clothing (installment)								[a] .50
Fuel and lighting:								
Coal			.30			.30		.60
Wood	.07		.25					.32
Furniture and utensils:								
Furniture (installment)								[a] 1.00
Insurance (4 policies)	1.00							1.00
Miscellaneous:								
Car fare							$0.50	.50
Soap				.05				.05
Starch					.05			.05
Total	2.10	.10	1.35	1.01	.60	1.62	.50	[b] 8.78
FIFTH WEEK (January, 1906).								
Bread and breadstuffs:								
Bread	.10	.15	.10	.15	.10	.15		.75
Buckwheat						.10		.10
Rolls			.05					.05
Meats:								
Beefsteak		.19			.13	.18		.50
Ham, fresh						1.00		1.00
Oysters (pint)					.13			.13
Pork chops			.09					.09
Pork pudding						.25		.25
Soup bone		.10						.10
Vegetables and fruits:								
Cabbage						.10		.10
Onions					.02			.02
Oranges						.05		.05
Potatoes	.08	.08			.08	.08		.32
Milk, butter, and cheese:								
Butter				.25				.25
Milk, fresh					.04			.04
Groceries, etc.:								
Hominy		.05						.05
Lard				.06				.06
Pie			.05					.05
Sugar		.10				.06		.16
Clothing (installment)								[a] .50
Fuel and lighting:								
Coal	.30			.30				.60
Kerosene		.10						.10
Wood			.07	.25				.32

[a] Not shown under any day because day of payment was not specified in original family accounts.
[b] This amount exceeds the sum of the daily totals shown, for the reason given in note [a].

DAILY EXPENDITURES IN DETAIL OF 19 FAMILIES FOR FIVE SPECIFIED WEEKS—Continued.

FAMILY NO. 2—Concluded.

Articles bought.	Monday.	Tuesday.	Wednesday.	Thursday.	Friday.	Saturday.	Sunday.	Total for week
FIFTH WEEK (January, 1906)—Concluded.								
Furniture and utensils:								
Furniture (installment)								[a] $1.00
Insurance (4 policies)								[a] 1.00
Miscellaneous:								
Car fare					$0.05			.05
Postal card		$0.01						.01
Soap	$0.05	.05	$0.05					.15
Total	.53	.83	.41	$1.01	.55	$1.97		[b] 7.80

FAMILY NO. 3.

FIRST WEEK (August, 1905).								
Bread and breadstuffs:								
Bread			$0.15	$0.20	$0.20	$0.30		$0.85
Corn meal		$0.05			.05			.10
Meats:								
Corned beef						.56		.56
Fat back						.58		.58
Mackerel						.25		.25
Meat			.30		.18			.48
Sausage, green						.25		.25
Sausage, smoked						.15		.15
Shoulder, corned						.65		.65
Shoulder, smoked						.60		.60
Soup bone				.05				.05
Vegetables and fruits:								
Apples						.10		.10
Melon			.20					.20
Milk, butter, and cheese:								
Butter						.50		.50
Cheese						.30		.30
Milk, condensed						.10		.10
Milk, fresh		.04	.04	.02	.02			.12
Groceries, etc.:								
Candy		.05						.05
Coffee						.36		.36
Mustard (glass)		.05						.05
Salt					.03			.03
Sugar		.06			.03	.10		.19
Tea						.25		.25
Clothing:								
Shoes						1.65		1.65
Fuel and lighting:								
Kerosene					.05		$0.10	.15
Furniture and utensils:								
Furniture (installment)								[a] .50
Rent						5.00		5.00
Insurance (7 policies)							1.00	1.00
Miscellaneous:								
Camphor oil							.05	.05
Castor oil							.05	.05
Ice		.10	.10	.10	.10		.70	1.10
Soap						.25		.25
Vermifuge							.20	.20
Total		.35	.79	.37	.66	11.95	2.10	[b] 16.72
SECOND WEEK (August, 1905).								
Bread and breadstuffs:								
Bread	$0.40		.25	.25	.10	.65		1.65
Flour		.03						.03
Meats:								
Corned pork						.75		.75
Fat back						.50		.50
Sausage						.20		.20
Shoulder, corned						.50		.50

[a] Not shown under any day because day of payment was not specified in original family accounts.
[b] This amount exceeds the sum of the daily totals shown, for the reason given in note [a].

DAILY EXPENDITURES IN DETAIL OF 19 FAMILIES FOR FIVE SPECIFIED WEEKS—Continued.

FAMILY NO. 3—Continued.

Articles bought.	Monday.	Tuesday.	Wednesday.	Thursday.	Friday.	Saturday.	Sunday.	Total for week.
SECOND WEEK (August, 1905)—Concluded.								
Vegetables and fruits:								
Beans						$0.12		$0.12
Cantaloupes		$0.10						.10
Corn					$0.05			.05
Prunes						.25		.25
Milk, butter, and cheese:								
Butter						.50		.50
Cheese						.40		.40
Milk, condensed			$0.10	$0.10		.10		.30
Groceries, etc.:								
Coffee						.36		.36
Mustard (glass)		.05				.05		.10
Sugar		.05	.03	.05		.30		.43
Tea						.20		.20
Clothing:								
Shoes		.50						.50
Shoe strings			.01					.01
Stockings						.15		.15
Fuel and lighting:								
Kerosene					.10			.10
Furniture and utensils:								
Bucket						.14		.14
Furniture (installment)	$0.50							.50
Insurance (7 policies)							$1.00	1.00
Miscellaneous:								
Ice				.10			.35	.45
Medicine		.05					.05	.10
Pins						.05		.05
Quinine							.10	.10
Tobacco		.05			.05	.10		.20
Total	.90	.83	.39	.50	.30	5.32	1.50	9.74
THIRD WEEK (August, 1905).								
Bread and breadstuffs:								
Bread			.60	.15	.20	.30		1.25
Corn meal						.10		.10
Meat:								
Corned beef						.50		.50
Fat back						.40		.40
Liver						.15		.15
Pork shoulder						.60		.60
Sausage						.25		.25
Suet						.10		.10
Veal						.50		.50
Milk, butter, and cheese:								
Butter						.50		.50
Cheese						.38		.38
Milk, condensed			.10					.10
Groceries, etc.:								
Coffee						.36		.36
Tea						.20		.20
Clothing:								
Apron					.10			.10
Bonnet	.25							.25
Dress		.50						.50
Shoes (2 pairs)						3.25		3.25
Shoe strings		.02						.02
Stockings		.10						.10
Towels		.16						.16
Trimmings		.13						.13
Undergarments	.25							.25
Fuel and lighting:								
Matches				.05				.05
Furniture and utensils:								
Bedspread			.50					.50
Bucket		.28						.28
Broom		.10						.10
Brush		.05						.05
Furniture (installment)	.50							.50
Pillowcases		.20						.20
Sauce pans		.20						.20
Insurance (7 policies)								[a] 1.00

[a] Not shown under any day because day of payment was not specified in original family accounts.

DAILY EXPENDITURES IN DETAIL OF 19 FAMILIES FOR FIVE SPECIFIED WEEKS—Continued.

FAMILY NO. 3—Continued.

Articles bought.	Monday.	Tuesday.	Wednesday.	Thursday.	Friday.	Saturday.	Sunday.	Total for week.
THIRD WEEK (August, 1905)—Concluded.								
Miscellaneous:								
Ice	$0.05	$0.05		$0.10		$0.35		$0.55
Nails		.05						.05
Needles					$0.02			.02
Pins					.05			.05
Quinine							$0.05	.05
Soap						.25		.25
Tobacco			$0.05	.05	.05			.15
Vaseline							.10	.10
Window glass	.14							.14
Total	1.19	1.84	1.25	.35	.42	8.19	.15	[a] 14.39
FOURTH WEEK (January, 1906).								
Bread and breadstuffs:								
Bread	.10	.05	.20	.20	.25	.25		1.05
Corn meal			.10					.10
Crackers		.02						.02
Meat:								
Fish, salt		.15						.15
Meat						.74		.74
Vegetables and fruits:								
Beans			.10					.10
Cabbage						.25		.25
Onions						.03		.03
Potatoes						.08		.08
Milk, butter, and cheese:								
Butter				.05				.05
Milk, condensed	.10				.10			.20
Groceries, etc.:								
Coffee			.08			.18		.26
Payment of debt ([b])						[b] 5.00		[b] 5.00
Sirup					.10			.10
Sugar		.06	.06			.11		.23
Tea					.05	.15		.20
Clothing:								
Boots						2.00		2.00
Shoes						.65		.65
Fuel and lighting:								
Kerosene						.12		.12
Miscellaneous:								
Medicine						.25		.25
Quinine						.05		.05
Postal card	.01							.01
Tacks						.05		.05
Total	.21	.28	.54	.25	.50	[c] 9.91		[c] 11.69
FIFTH WEEK (January, 1906).								
Bread and breadstuffs:								
Bread	.20	.10	.15	.20	.15	.25		1.05
Corn meal					.10	.10		.20
Meats:								
Corned pork	.22							.22
Sausage			.10					.10
Sausage, green				.12				.12
Vegetables and fruits:								
Beans	.15							.15
Milk, butter, and cheese:								
Butter						.15		.15
Milk, fresh				.06				.06
Groceries, etc.:								
Coffee						.18		.18
Sugar		.05	.06	.06				.17
Tea		.05						.05
Fuel and lighting:								
Kerosene					.12			.12
Furniture and utensils:								
Furniture (installment)								[d] .50

[a] This amount exceeds the sum of the daily totals shown, for the reason given in note [a], p. 641.
[b] For groceries not bought during the period.
[c] Including $5, payment of debt for groceries not bought during the period.
[d] Not shown under any day because day of payment was not specified in original family accounts.

DAILY EXPENDITURES IN DETAIL OF 19 FAMILIES FOR FIVE SPECIFIED WEEKS—Continued.

FAMILY NO. 3—Concluded.

Articles bought.	Monday.	Tuesday.	Wednesday.	Thursday.	Friday.	Saturday.	Sunday.	Total for week.
FIFTH WEEK (January, 1906)—Concluded.								
Rent						$5.00		$5.00
Insurance (7 policies)						.50		.50
Miscellaneous:								
Payment of debt (a)						a 6.00		a 6.00
Total	$0.57	$0.20	$0.31	$0.44	$0.37	b 12.18		b c 14.57

FAMILY NO. 4.

FIRST WEEK (August, 1905).								
Bread and breadstuffs:								
Bread	$0.06	$0.12	$0.12	$0.15	$0.05	$0.03	$0.09	$0.62
Crackers						.05		.05
Meats:								
Beef								
Beefsteak		.25						.25
Pork					.15			.15
Pork steak						.15		.15
Salmon, canned						.10		.10
Sausage			.15					.15
Stew meat				.10		.20		.30
Vegetables and fruits:								
Beans						.15		.15
Cantaloupes				.05				.05
Corn						.15		.15
Corn, fresh	.12							.12
Onions						.05		.05
Potatoes				.40				.40
Tomatoes, fresh	.10					.15		.25
Watermelon			.15			.05		.20
Milk, butter, and cheese:								
Butter	.10		.13			.10		.33
Cheese						.13		.13
Milk, fresh	.02	.04	.04	.06		.02	.02	.20
Groceries, etc.:								
Coffee	.10				.20			.30
Eggs				.20		.10		.30
Lard					.05			.05
Salt						.05		.05
Sugar	.06			.11				.17
Fuel and lighting:								
Gasoline			.24					.24
Kerosene					.06			.06
Furniture and utensils:								
Rug (installment)	.50							.50
Scrub brush				.05				.05
Insurance (8 policies)				.50				.50
Miscellaneous:								
Bluing			.01					.01
Cords				.15				.15
Doctor	2.00							2.00
Ice				.05				.05
Lye			.05					.05
Medicine			.25					.25
Soap			.10					.10
Starch			.05					.05
Total	3.06	.41	1.29	1.82	.51	1.48	.11	8.68
SECOND WEEK (August, 1905).								
Bread and breadstuffs:								
Bread	.14	.19	.14	.08	.03	.24		.82
Meats:								
Meat		.15						.15
Middlings				.15				.15
Pork	.13		.20					.33
Sausage					.10	.10		.20
Soup meat						.25		.25

a For goods not bought during the period.
b Including $6 payment of debt for goods not bought during the period.
c This amount exceeds the sum of the daily totals shown, for the reason given in note d, p. 642.

DAILY EXPENDITURES IN DETAIL OF 19 FAMILIES FOR FIVE SPECIFIED WEEKS—Continued.

FAMILY NO. 4—Continued.

Articles bought.	Monday.	Tuesday.	Wednesday.	Thursday.	Friday.	Saturday.	Sunday.	Total for week.
SECOND WEEK (August, 1905)—Concluded.								
Vegetables and fruits:								
Apples		$0.10						$0.10
Beans				$0.08				.08
Beans, lima		.05						.05
Cabbage		.05						.05
Corn, fresh		.10						.10
Onions	$0.01							.01
Sweet potatoes		.15						.15
Tomatoes, fresh						$0.24		.24
Milk, butter, and cheese:								
Butter						.13		.13
Cheese						.13		.13
Cottage cheese						.05		.05
Milk, fresh	.02	.04	$0.04	.02	$0.04	.02	$0.02	.20
Groceries, etc.:								
Lard					.05			.05
Sirup	.05			.05				.10
Fuel and lighting:								
Gasoline			.12					.12
Kerosene			.06					.06
Matches		.05						.05
Furniture and utensils:								
Rug (installment)								[a] .50
Insurance (8 policies)	.20							.20
Miscellaneous:								
Ice		.05						.05
Soap			.05					.05
Starch			.01					.01
Stove polish					.02			.02
Total	.55	.93	.62	.38	.24	1.16	.02	[b] 4.40
THIRD WEEK (September, 1905).								
Bread and breadstuffs:								
Bread	.12	.15	.15	.18	.16	.12		0.88
Meats:								
Beefsteak			.15					.15
Meat	.10	.10						.20
Pork					.16			.16
Pork steak						.15		.15
Sausage				.10				.10
Soup meat						.20		.20
Vegetables and fruits:								
Beans		.15						.15
Onions					.02	.01		.03
Tomatoes, fresh		.10		.75				.85
Milk, butter, and cheese:								
Butter		.13			.10			.23
Cheese		.13	.10			.05		.28
Milk, fresh	.02	.04	.06	.04	.02	.04	.04	.26
Groceries, etc.:								
Coffee		.10		.20				.30
Eggs			.13					.13
Lard				.05		.05		.10
Sirup	.05							.05
Vinegar					.02			.02
Yeast powder						.05		.05
Fuel and lighting:								
Gasoline			.24					.24
Kerosene		.05						.05
Furniture and utensils:								
Rug (installment)		.50						.50
Insurance (8 policies)	.50							.50
Miscellaneous:								
Bluing				.01				.01
Soap			.05	.05				.10
Starch				.05				.05
Total	.79	1.45	.88	1.43	.48	.67	.04	5.74

[a] Not shown under any day because day of payment was not specified in original family accounts.
[b] This amount exceeds the sum of the daily totals shown, for the reason given in note [a].

DAILY EXPENDITURES IN DETAIL OF 19 FAMILIES FOR FIVE SPECIFIED WEEKS—Continued.

FAMILY NO. 4—Continued.

Articles bought.	Monday.	Tuesday.	Wednesday.	Thursday.	Friday.	Saturday.	Sunday.	Total for week.
FOURTH WEEK (February, 1906).								
Bread and breadstuffs:								
Bread	$0.06		$0.06	$0.12	$0.15	$0.09		$0.48
Buckwheat						.10		.10
Crackers					.05			.05
Meats:								
Beef						.20		.20
Sausage		$0.10						.10
Vegetables and fruits:								
Beans			.08			.15		.23
Potatoes						.25		.25
Tomatoes, canned						.10		.10
Milk, butter, and cheese:								
Butter				.15		.15		.30
Cheese				.08	.15			.23
Milk, fresh	.08	.08	.04	.04	.02	.10		.36
Groceries, etc.:								
Coffee			.10		.10	.20		.40
Jelly			.05					.05
Pickles				.03				.03
Sirup						.10		.10
Sugar			.05			.10		.15
Tea						.15		.15
Yeast						.02		.02
Clothing:								
Coat (installment)						1.00		1.00
Dry goods	.25		.80					1.05
Fuel and lighting:								
Coke			.16			.32		.48
Kerosene	.06					.06		.12
Furniture and utensils:								
Lamp chimney		.05						.05
Rug (installment)				.25				.25
Rent			7.50					7.50
Insurance (8 policies)								[a] .50
Miscellaneous:								
Soap						.05		.05
Total	.45	.23	8.84	.67	.47	3.14		[b] 14.30
FIFTH WEEK (February, 1906).								
Bread and breadstuffs:								
Bread	.08		.06	.10	.08	.18		.50
Flour						.39		.39
Meats:								
Lamb chops						.15		.15
Liver						.12		.12
Pork				.10				.10
Pork steak		.15						.15
Stew beef						.35		.35
Vegetables and fruits:								
Beans			.08					.08
Vegetables						.45		.45
Milk, butter, and cheese:								
Butter	.10	.15						.25
Cheese		.09			.09			.18
Milk, fresh	.08	.04	.02	.04	.02	.04	$0.04	.28
Groceries, etc.:								
Apple butter			.05					.05
Coffee		.10			.10	.16		.36
Lard						.05		.05
Macaroni					.08			.08
Rice						.03		.03
Sugar						.10		.10
Vinegar						.02		.02
Yeast						.02		.02
Clothing:								
Coat (installment)						.50		.50
Fuel and lighting:								
Coke			.16		.16			.32
Kerosene	.06	.06			.12	.06		.30
Furniture and utensils:								
Rug (installment)								[a] .25
Insurance (8 policies)								[a] .50

[a] Not shown under any day because day of payment was not specified in original family accounts.
[b] This amount exceeds the sum of the daily totals shown, for the reason given in note [a].

DAILY EXPENDITURES IN DETAIL OF 19 FAMILIES FOR FIVE SPECIFIED WEEKS—Continued.

FAMILY NO. 4—Concluded.

Articles bought.	Monday.	Tuesday.	Wednesday.	Thursday.	Friday.	Saturday.	Sunday.	Total for week.
FIFTH WEEK (February, 1906)—Concluded.								
Miscellaneous:								
Bluing			$0.01					$0.01
Medicine			.05					.05
Pills		$0.05						.05
Soap			.05					.05
Total	$0.32	.64	.48	$0.24	$0.65	$2.62	$0.04	[a] 5.74

FAMILY NO. 5.

FIRST WEEK (August, 1905).								
Bread and breadstuffs:								
Bread	$0.20	$0.20	$0.25	$0.20	$0.15	$0.20	$0.15	$1.35
Meats:								
Beef		.10		.15		.10		.35
Codfish					.05			.05
Ham, potted			.05					.05
Lamb			.18					.18
Mackerel							.08	.08
Pork	.17							.17
Shoulder							.17	.17
Smoked meat					.28			.28
Vegetables and fruits:								
Apples						.10		.10
Cabbage							.10	.10
Carrots			.05					.05
Onions	.01		.02			.02		.05
Potatoes				.15	.10	.15		.40
Tomatoes, fresh		.10				.02		.12
Milk, butter, and cheese:								
Butter							.05	.05
Milk, fresh			.04					.04
Groceries, etc.:								
Coffee cake							.10	.10
Eggs							.06	.06
Rice						.04		.04
Fuel and lighting:								
Kerosene		.02			.02			.04
Furniture and utensils:								
Blanket (installment)								[b] .25
Sewing machine (installment)								[b] .50
Insurance (6 policies)		.35						.35
Miscellaneous:								
Husband's allowance								[b] 1.00
Total	.38	.77	.59	.50	.60	.63	.71	[c] 5.93
SECOND WEEK (September, 1905).								
Bread and breadstuffs:								
Bread	.10	.25	.20	.15	.35	.25	.15	1.45
Flour						.40		.40
Meats:								
Beef		.15						.15
Beefsteak						.12		.12
Corned beef						.10		.10
Fish					.10			.10
Ham, potted			.05					.05
Mackerel						.10		.10
Oysters (½ dozen)						.15		.15
Pork			.10					.10
Sausage				.10		.12		.22
Shoulder							.47	.47
Vegetables and fruits:								
Bananas						.10		.10
Beans					.10	.08		.18
Onions	.02							.02
Potatoes				.06	.06		.20	.32
Sweet potatoes							.15	.15
Tomatoes, fresh							.08	.08

[a] This amount exceeds the sum of the daily totals shown, for the reason given in note [a], p. 645.
[b] Not shown under any day because day of payment was not specified in original family accounts.
[c] This amount exceeds the sum of the daily totals shown, for the reason given in note [b].

DAILY EXPENDITURES IN DETAIL OF 19 FAMILIES FOR FIVE SPECIFIED WEEKS—Continued.

FAMILY NO. 5—Continued.

Articles bought.	Monday.	Tuesday.	Wednesday.	Thursday.	Friday.	Saturday.	Sunday.	Total for week.
SECOND WEEK (September, 1905)—Concluded.								
Milk, butter, and cheese:								
Butter		$0.14				$0.14		$0.28
Cream, condensed			$0.05					.05
Milk, condensed						.25		.25
Milk, fresh						.02		.02
Groceries, etc.:								
Catchup						.05		.05
Coffee						.15		.15
Eggs						.12		.12
Lard					$0.06	.12		.18
Sugar			.07			.22		.29
Vinegar	$0.05							.05
Clothing:								
Cotton thread			.05					.05
Gingham				$0.40				.40
Shoes						1.50		1.50
Fuel and lighting:								
Kerosene	.02	.02						.04
Matches						.02		.02
Furniture and utensils:								
Blanket (installment)			.25					.25
Sewing machine (installment)			.50					.50
Insurance (6 policies)		.35						.35
Miscellaneous:								
Bluing				.05				.05
Car fare				.10				.10
Expense of serving writ for nonpayment of rent								[a] 1.85
Husband's allowance								[a] 1.00
Postal card	.01	.01						.02
Soap	.05						$0.05	.10
Total	.25	.92	1.27	.86	.67	4.01	1.10	[b] 11.93
THIRD WEEK (September, 1905).								
Bread and breadstuffs:								
Bread	.25	.10		.20	.25	.25	.25	1.30
Flour	.24							.24
Meats:								
Beef	.10							.10
Beefsteak						.15		.15
Fat back		.05						.05
Mackerel							.10	.10
Shoulder							.45	.45
Soup bone			.05					.05
Vegetables and fruits:								
Bananas						.10		.10
Beans				.10				.10
Beans, canned					.10			.10
Kraut							.15	.15
Onions	.10							.10
Potatoes						.10		.10
Milk, butter, and cheese:								
Butter		.08				.14		.22
Milk, condensed						.10		.10
Groceries, etc.:								
Cake							.05	.05
Eggs	.10						.05	.15
Lard						.10		.10
Sugar						.11		.11
Yeast cake	.02		.02					.04
Fuel and lighting:								
Kerosene		.03					.02	.05
Furniture and utensils:								
Blanket (installment)			.25					.25
Sewing machine (installment)								[a] .50
Rent						7.00		7.00
Insurance (6 policies)								[a] .35
Miscellaneous:								
Car fare						.10		.10
Chloride of lime		.05						.05
Husband's allowance								[a] 1.00
Soap				.05				.05
Total	.81	.31	.32	.35	.35	8.15	1.07	[b] 13.21

[a] Not shown under any day because day of payment was not specified in original family accounts.
[b] This amount exceeds the sum of the daily totals shown, for the reason given in note [a]. Including $1.85, expense of serving writ for nonpayment of rent.

DAILY EXPENDITURES IN DETAIL OF 19 FAMILIES FOR FIVE SPECIFIED WEEKS—Continued.

FAMILY NO. 5—Continued.

Articles bought.	Monday.	Tuesday.	Wednesday.	Thursday.	Friday.	Saturday.	Sunday.	Total for week.
FOURTH WEEK (January, 1906).								
Bread and breadstuffs:								
Bread	$0.20	$0.10	$0.10	$0.10	$0.15	$0.20	$0.15	$1.00
Flour						.40		.40
Meats:								
Ham, potted					.05			.05
Mackerel						.10		.10
Meat				.12	.15			.27
Pork						.15		.15
Pudding			.10			.05		.15
Roast						.43		.43
Sausage				.12				.12
Shoulder	.25							.25
Vegetables and fruits:								
Apples						.12		.12
Bananas		.05						.05
Potatoes					.15			.15
Sweet potatoes						.10		.10
Milk, butter, and cheese:								
Butter	.15		.15		.15	.15		.60
Cream, condensed		.05						.05
Groceries, etc.:								
Cocoa		.10						.10
Coffee						.16		.16
Pie							.05	.05
Preserves						.05		.05
Sugar				.15		.10		.25
Clothing:								
Cotton			.10					.10
Fuel and lighting:								
Kerosene	.10							.10
Furniture and utensils:								
Blanket (installment)			.25					.25
Sewing machine (installment)								[a] .50
Insurance (6 policies)			.35					.35
Miscellaneous:								
Cough medicine							.10	.10
Husband's allowance								[a] 1.00
Quinine							.05	.05
Soapine	.05							.05
Total	.75	.30	1.05	.49	.65	2.01	.35	[b] 7.10
FIFTH WEEK (January, 1906).								
Bread and breadstuffs:								
Bread	.15					.10		.25
Crackers			.05					.05
Flour						.20		.20
Meats:								
Beef			.20			.12		.32
Mackerel						.10		.10
Pork		.15				.36		.51
Sausage					.18			.18
Vegetables and fruits:								
Beans		.09		.05				.14
Beans, lima						.08		.08
Onions						.01		.01
Potatoes						.07		.07
Tomatoes, canned			.10					.10
Milk, butter, and cheese:								
Butter		.15				.30		.45
Cream, condensed			.05		.05	.05		.15
Milk, condensed						.10		.10
Groceries, etc.:								
Cakes	.10							.10
Coffee				.16				.16
Eggs						.13		.13
Hominy				.05				.05
Lard			.05				.06	.11
Sirup					.10			.10
Sugar			.10					.10
Vinegar							.02	.02
Yeast cake	.02		.02					.04

[a] Not shown under any day because day of payment was not specified in original family accounts.
[b] This amount exceeds the sum of the daily totals shown, for the reason given in note a.

DAILY EXPENDITURES IN DETAIL OF 19 FAMILIES FOR FIVE SPECIFIED WEEKS—Continued.

FAMILY NO. 5—Concluded.

Articles bought.	Monday.	Tuesday.	Wednesday.	Thursday.	Friday.	Saturday.	Sunday.	Total for week.
FIFTH WEEK (January, 1906)—Concluded.								
Clothing:								
Cotton thread							$0.05	$0.05
Muslin					$0.32			.32
Shoes (2 pairs)	$1.00					$0.75		1.75
Silk thread					.05			.05
Furniture and utensils:								
Blanket (installment)			$0.25					.25
Sewing machine (installment)								[a] .50
Insurance (6 policies)			.35					.35
Miscellaneous:								
Car fare		$0.10						.10
Husband's allowance								[a] 1.00
Soap				$0.10				.10
Total	1.27	.49	1.17	.36	.70	2.37	.13	[b] 7.99

FAMILY NO. 6.

FIRST WEEK (September, 1905).								
Bread and breadstuffs:								
Bread	$0.10	$0.25	$0.25	$0.15	$0.25	$0.30		$1.30
Corn meal						.10		.10
Meats:								
Beefsteak				.15				.15
Meat				.23		.15		.38
Vegetables and fruits:								
Beans, canned		.10			.10			.20
Lemons			.05					.05
Onions			.05					.05
Oranges				.10				.10
Potatoes			.10					.10
Tomatoes		.10			.10			.20
Milk, butter, and cheese:								
Butter				.30	.30			.60
Cottage cheese						.05		.05
Milk, fresh	.08					.05	$0.22	.35
Groceries, etc.:								
Cakes			.05					.05
Candy		.01		.18		.02		.21
Coffee		.05						.05
Coffee cake				.10		.10		.20
Lard						.10		.10
Mustard							.05	.05
Pie			.10		.10			.20
Sugar			.06	.19	.13	.13		.51
Clothing:								
Calico				.17		.15		.32
Collar				.10				.10
Cotton	.10							.10
Cotton thread		.05						.05
Dress goods (installment)								[a] .50
Shoes (2 pairs)				3.00				3.00
Stockings				.25				.25
Toweling	.06							.06
Fuel and lighting:								
Kerosene							.05	.05
Matches	.01	.01						.02
Furniture and utensils:								
Stove (installment)								[a] .50
Rent						5.00		5.00
Insurance (6 policies)								[a] .30
Miscellaneous:								
"Cash"		.07			.25	.17		.49
Citronella			.05					.05
Payment of debt (c)					[c] 10.00			[c] 10.00
Polish							.10	.10
Powder				.05				.05

[a] Not shown under any day because day of payment was not specified in original family accounts.
[b] This amount exceeds the sum of the daily totals shown, for the reason given in note [a].
[c] For goods not bought during the period.

DAILY EXPENDITURES IN DETAIL OF 19 FAMILIES FOR FIVE SPECIFIED WEEKS—Continued.

FAMILY NO. 6—Continued.

Articles bought.	Monday.	Tuesday.	Wednesday.	Thursday.	Friday.	Saturday.	Sunday.	Total for week.
FIRST WEEK (September, 1905)—Concluded.								
Miscellaneous—Concluded.								
Soap					$0.05			$0.05
Soapine			$0.05					.05
Starch		$0.05						.05
Total	$0.35	.69	.76	$4.97	[a] 11.28	$6.32	$0.42	[a] [b] 26.09
SECOND WEEK (September, 1905).								
Bread and breadstuffs:								
Bread	.20	.25	.15	.35	.30	.20	.15	1.60
Crackers						.05		.05
Flour						.10		.10
Meats:								
Beefsteak					.15			.15
Chipped beef	.10							.10
Pudding	.12							.12
Vegetables and fruits:								
Beans				.10				.10
Lemons						.05		.05
Potatoes							.05	.05
Tomatoes	.10		.10					.20
Milk, butter, and cheese:								
Butter	.08		.30			.30		.68
Milk, fresh	.03		.08			.08		.19
Groceries, etc.:								
Cakes						.05		.05
Candy	.21		.05					.26
Coffee cake						.10		.10
Doughnuts			.10				.04	.14
Noodles			.05					.05
Pie			.15	.10				.25
Sugar	.09			.03	.12		.09	.33
Vinegar							.02	.02
Yeast powder						.05		.05
Clothing:								
Cotton thread	.05	.05						.10
Dress goods (installment)								[c] .50
Gingham	.20							.20
Sateen	.15							.15
Fuel and lighting:								
Gasoline	.12				.08			.20
Kerosene					.01			.01
Matches							.01	.01
Furniture and utensils:								
Stove (installment)								[c] .50
Insurance (6 policies)								[c] .30
Miscellaneous:								
Car fare	.10	.10						.20
Soap			.05		.05			.10
Starch			.05					.05
Total	1.55	.40	1.08	.58	.71	.98	.36	[d] 6.96
THIRD WEEK (September, 1905).								
Bread and breadstuffs:								
Bread	.15	.30	.20	.20	.15	.20	.35	1.55
Crackers					.10			.10
Flour	.10							.10
Meats:								
Beefsteak						.40		.40
Chipped beef					.13			.13
Roast						.55		.55
Vegetables and fruits:								
Beans				.10				.10
Corn, fresh			.10					.10
Tomatoes, fresh			.15					.15
Milk, butter, and cheese:								
Butter		.30		.30		.30		.90

[a] Including $10, payment of debt for goods not bought during the period.
[b] This amount exceeds the sum of the daily totals shown, for the reason given in note [a], p. 649.
[c] Not shown under any day because day of payment was not specified in original family accounts.
[d] This amount exceeds the sum of the daily totals shown, for the reason given in note [c].

DAILY EXPENDITURES IN DETAIL OF 19 FAMILIES FOR FIVE SPECIFIED WEEKS—Continued.

FAMILY NO. 6—Continued.

Articles bought.	Monday.	Tuesday.	Wednesday.	Thursday.	Friday.	Saturday.	Sunday.	Total for week.
THIRD WEEK (September, 1905)—Concluded.								
Groceries, etc.:								
Cakes						$0.05		$0.05
Candy	$0.01				$0.20		$0.05	.26
Catchup						.05		.05
Cream puffs		$0.09						.09
Doughnuts	.10	.05	$0.10	$0.10	.05			.40
Jelly					.10			.10
Lard	.03					.03		.06
Pie		.15		.10	.15			.40
Sugar		.15				.12		.27
Clothing:								
Belt					.10			.10
Buttons					.10			.10
Caps					.30			.30
Dress goods (installment)								[a] .50
Garters					.19			.19
Gingham					.40			.40
Rubber	.05							.05
Shoes					1.50			1.50
Side combs					.10			.10
Stockings					.15			.15
Trousers					.29			.29
Furniture and utensils:								
Broom							.20	.20
Oilcloth					1.20			1.20
Stove (installment)					2.00			2.00
Insurance (6 policies)								[a] .30
Miscellaneous:								
Death Dust					.10			.10
Given to children						.05		.05
Ironing wax					.05			.05
Pins	.02							.02
Soapine		.10						.10
Total	.46	1.14	.55	.80	7.36	1.75	.60	[b] 13.46
FOURTH WEEK (January, 1906).								
Bread and breadstuffs:								
Bread	.25	.25	.20	.20	.20	.20	.05	1.35
Buns				.10				.10
Crackers			.05					.05
Flour			.20					.20
Meats:								
Beefsteak							.18	.18
Bologna		.06			.06	.06	.06	.24
Chipped beef		.10						.10
Head-cheese						.06		.06
Pigs' feet					.15			.15
Sausage					.18			.18
Vegetables and fruits:								
Beans, canned		.10		.10				.20
Onions							.01	.01
Potatoes							.07	.07
Milk, butter, and cheese:								
Butter	.30		.30		.30			.90
Milk, condensed			.10					.10
Milk, fresh	.08	.08			.08	.08		.32
Groceries, etc.:								
Coffee			.05	.05				.10
Coffee cake						.10		.10
Doughnuts							.10	.10
Eggs	.15							.15
Peanuts					.10			.10
Pickles				.05				.05
Pie	.15		.15		.15	.10		.55
Sugar	.12		.12					.24
Clothing:								
Dress goods (installment)			1.00					1.00
Fuel and lighting:								
Coal								(c)

[a] Not shown under any day because day of payment was not specified in original family accounts.
[b] This amount exceeds the sum of the daily totals shown, for the reason given in note [a].
[c] Gift from landlord.

DAILY EXPENDITURES IN DETAIL OF 19 FAMILIES FOR FIVE SPECIFIED WEEKS—Continued.

FAMILY NO. 6—Concluded.

Articles bought.	Monday.	Tuesday.	Wednesday.	Thursday.	Friday.	Saturday.	Sunday.	Total for week.
FOURTH WEEK (January, 1906)—Concluded.								
Furniture and utensils:								
Stove (installment)			$1.00					$1.00
Insurance (4 policies)								[a] .25
Miscellaneous:								
Bicycle repairs	$0.15			$0.15				.30
Medicine						$0.05		.05
Total	1.20	$0.59	3.17	.65	$1.22	.65	$0.47	[b] 8.20
FIFTH WEEK (January, 1906).								
Bread and breadstuffs:								
Bread	.10	.20	.10	.25	.25	.30		1.20
Buns		.10						.10
Flour			.20					.20
Meats:								
Beefsteak					.20		.18	.38
Bologna	.06							.06
Chipped beef					.10			.10
Pudding	.13							.13
Vegetables and fruits:								
Beans		.10						.10
Onions					.05			.05
Milk, butter, and cheese:								
Butter			.30			.39		.69
Cream, condensed	.05							.05
Milk, condensed						.10		.10
Milk, fresh		.08	.08	.08			.04	.28
Groceries, etc.:								
Cakes			.10					.10
Coffee			.05					.05
Doughnuts							.10	.10
Lard			.12		.06			.18
Mustard				.05				.05
Pie		.15		.10		.15		.40
Sugar	.06	.12			.06	.06		.30
Yeast powder			.05					.05
Clothing:								
Dress goods (installment)								[a] .50
Fuel and lighting:								
Kerosene							.05	.05
Furniture and utensils:								
Stove (installment)								[a] .50
Insurance (4 policies)		.20						.20
Miscellaneous:								
Car fare			.10			.05		.15
Dentist		.25						.25
Machine oil			.05					.05
Soap				.05				.05
Tobacco			.05					.05
Total	.40	1.20	1.20	.53	.72	1.05	.37	[b] 6.47

FAMILY NO. 7.

FIRST WEEK (September, 1905).								
Bread and breadstuffs:								
Bread	$0.05	$0.15	$0.15	$0.15	$0.15	$0.15		$0.80
Buns	.10	.03		.05	.05			.23
Meats:								
Beef							$0.20	.20
Corned beef, canned	.10							.10
Middlings							.10	.10
Pork chops		.15	.15					.30
Pork steak				.21				.21
Sausage				.13				.13

[a] Not shown under any day because day of payment was not specified in original family accounts.
[b] This amount exceeds the sum of the daily totals shown, for the reason given in note [a].

DAILY EXPENDITURES IN DETAIL OF 19 FAMILIES FOR FIVE SPECIFIED WEEKS—Continued.

FAMILY NO. 7—Continued.

Articles bought.	Monday.	Tuesday.	Wednesday.	Thursday.	Friday.	Saturday.	Sunday.	Total for week.
FIRST WEEK (September, 1905)—Concluded.								
Meats—Concluded.								
Shoulder	$0.15	$0.45	$0.15		$0.15	$0.15		$1.05
Veal chops						.20		.20
Vegetables and fruits:								
Beans, canned	.10		.10					.20
Cabbage					.05			.05
Corn, fresh							$0.04	.04
Onions		.10					.01	.11
Potatoes		.08			.07		.05	.20
Tomatoes, fresh							.03	.03
Milk, butter, and cheese:								
Butter		.10						.10
Cheese	.05							.05
Milk, condensed		.10						.10
Milk, fresh		.02	.02	$0.02				.06
Groceries, etc.:								
Coffee		.15						.15
Eggs	.08	.08	.08		.08	.08		.40
Lard		.06						.06
Pie			.10					.10
Preserves	.04	.04			.04			.12
Sugar		.06			.06		.06	.18
Yeast cake						.02		.02
Fuel and lighting:								
Coal						.08		.08
Kerosene	.04							.04
Rent	6.00							6.00
Miscellaneous:								
Ice			.02					.02
Soap		.05						.05
Soap powder		.05						.05
Starch					.03			.03
Total	6.71	1.67	.77	.56	.68	.68	.49	11.56
SECOND WEEK (September, 1905).								
Bread and breadstuffs:								
Bread	.20	.15	.20	.20	.15	.10	.10	1.10
Buns	.05	.05						.10
Flour		.08		.04				.12
Meats:								
Meat	.05							.05
Middlings							.15	.15
Pork						.15		.15
Pork steak	.15			.15				.30
Sausage		.13			.13	.13		.39
Shoulder	.08			.30	.15			.53
Stew beef							.20	.20
Vegetables and fruits:								
Apples		.10						.10
Beans, canned			.10					.10
Cabbage	.05							.05
Onions				.01			.01	.02
Potatoes	.07			.05	.05	.07	.05	.29
Tomatoes, fresh							.03	.03
Milk, butter, and cheese:								
Butter							.15	.15
Milk, fresh	.02	.06		.04			.04	.16
Groceries, etc.:								
Coffee	.09					.09		.18
Eggs	.08	.08	.08	.08	.08	.08		.48
Nutmegs		.01						.01
Preserves	.04			.04		.04		.12
Sugar						.04	.04	.08
Clothing:								
Stockings			.10					.10
Fuel and lighting:								
Coal			.08		.08			.16
Insurance (3 policies)			.30					.30
Total	.88	.66	.86	.91	.64	.70	.77	5.42

DAILY EXPENDITURES IN DETAIL OF 19 FAMILIES FOR FIVE SPECIFIED WEEKS—Continued.

FAMILY NO. 7—Continued.

Articles bought.	Monday.	Tuesday.	Wednesday.	Thursday.	Friday.	Saturday.	Sunday.	Total for week.
THIRD WEEK (September, 1905).								
Bread and breadstuffs:								
Bread	$0.15	$0.10	$0.15	$0.20	$0.15	$0.10		$0.85
Buns	.05							.05
Flour						.25		.25
Meats:								
Beef							$0.20	.20
Beefsteak			.15					.15
Pork steak		.15	.15	.15	.15	.15		.75
Sausage	.13					.13		.26
Shoulder	.15	.30			.15			.60
Stew beef				.14				.14
Vegetables and fruits:								
Beans, canned	.10							.10
Cabbage							.05	.05
Onions			.01	.01				.02
Potatoes		.07	.07	.07	.07			.28
Milk, butter, and cheese:								
Butter							.08	.08
Milk, condensed		.10						.10
Milk, fresh	.02	.02	.02	.02	.02	.02	.02	.14
Groceries, etc.:								
Coffee		.15				.15		.30
Eggs	.08	.08	.08	.08	.08	.08		.48
Lard		.05				.05		.10
Oatmeal		.10						.10
Preserves				.04	.04			.08
Sugar		.12				.06		.18
Yeast cake						.02		.02
Fuel and lighting:								
Coal				.08		.08		.16
Kerosene	.03							.03
Insurance (3 policies)		.15	.15					.30
Total	.71	1.39	.78	.79	.66	1.09	.35	5.77
FOURTH WEEK (January, 1906).								
Bread and breadstuffs:								
Bread	.20	.20	.10	.20	.20	.20		1.10
Buns					.05			.05
Corn meal							.05	.05
Crackers			.05					.05
Meats:								
Beefsteak		.13		.13		.25		.51
Meat	.20							.20
Pork							.13	.13
Pork chops					.14			.14
Pork steak		.21						.21
Sausage			.13			.13		.26
Shoulder	.15						.30	.45
Stew beef				.25				.25
Vegetables and fruits:								
Kale	.15							.15
Onions		.01		.01				.02
Potatoes	.07	.07		.07			.07	.28
Tomatoes, canned				.10				.10
Milk, butter, and cheese:								
Butter					.14			.14
Cheese						.10		.10
Milk, condensed							.10	.10
Milk, fresh	.02	.02	.03	.02	.04	.02		.15
Groceries, etc.:								
Coffee						.30		.30
Eggs						.15		.15
Lard		.05	.11					.16
Preserves		.10						.10
Sugar				.05	.05		.25	.35
Clothing:								
Cotton thread				.05				.05
Fuel and lighting:								
Coal					.25		.25	.50
Kerosene	.03							.03
Furniture and utensils:								
Sewing machine (installment)		.50						.50
Wardrobe (installment)								[a] .50
Insurance (7 policies)	.60							.60
Total	1.42	1.29	.42	.88	.87	1.15	1.15	[b] 7.68

[a] Not shown under any day because day of payment was not specified in original family accounts.
[b] This amount exceeds the sum of the daily totals shown, for the reason given in note [a].

DAILY EXPENDITURES IN DETAIL OF 19 FAMILIES FOR FIVE SPECIFIED WEEKS—Continued.

FAMILY NO. 7—Concluded.

Articles bought.	Monday.	Tuesday.	Wednesday.	Thursday.	Friday.	Saturday.	Sunday.	Total for week.
FIFTH WEEK (January, 1906).								
Bread and breadstuffs:								
Bread	$0.10	$0.10	$0.20	$0.20	$0.20	$0.20	$0.10	$1.10
Cracker dust	.10							.10
Flour							.04	.04
Meats:								
Beefsteak	.13		.25			.12		.50
Chicken							.60	.60
Codfish				.25				.25
Corned beef, canned						.07		.07
Ham			.10					.10
Pork steak		.20		.14				.34
Sausage		.13	.13				.13	.39
Shoulder					.15			.15
Stew beef					.16			.16
Vegetables and fruits:								
Onions					.01		.01	.02
Potatoes		.13			.07		.07	.27
Tomatoes, canned					.10			.10
Milk, butter, and cheese:								
Butter				.16			.15	.31
Cheese						.10		.10
Milk, fresh	.02	.02	.02	.02	.02	.02	.02	.14
Groceries, etc.:								
Eggs	.15	.15	.15		.10	.25		.80
Hominy			.05					.05
Lard	.11							.11
Preserves				.05				.05
Sugar	.05	.05						.10
Fuel and lighting:								
Coal			.25		.25			.50
Kerosene				.03		.03		.06
Furniture and utensils:								
Sewing machine (installment)								[a] .50
Wardrobe (installment)								[a] .50
Insurance (7 policies)	.60							.60
Miscellaneous:								
Bluing				.05				.05
Soap		.05		.05				.10
Starch				.03				.03
Total	1.26	.83	1.15	.98	1.06	.79	1.12	[b] 8.19

FAMILY NO. 8.

FIRST WEEK (September, 1905).								
Bread and breadstuffs:								
Bread	$0.20	$0.12	$0.24	$0.16	$0.28	$0.16	$0.23	$1.39
Corn meal						.05		.05
Flour			.05			.05		.10
Meats:								
Beefsteak					.15			.15
Ham		.05	.05	.05		.05		.20
Meat						.60		.60
Pork		.16						.16
Sausage	.10				.10			.20
Vegetables and fruits:								
Cabbage			.05			.10		.15
Onions					.01	.05		.06
Potatoes			.10			.10		.20
Tomatoes, fresh		.05	.05	.05				.15
Milk, butter, and cheese:								
Butter		.15		.15		.15		.45
Cheese		.05	.05	.05		.05		.20
Milk, fresh	.03	.03	.03	.03	.03	.03	.03	.21
Groceries, etc.:								
Coffee				.16		.08		.24
Lard					.03	.06		.09
Pepper						.05		.05
Pie		.25	.15	.15	.05	.15	.05	.80
Rice			.02					.02

[a] Not shown under any day because day of payment was not specified in original family accounts.
[b] This amount exceeds the sum of the daily totals shown, for the reason given in note [a].

DAILY EXPENDITURES IN DETAIL OF 19 FAMILIES FOR FIVE SPECIFIED WEEKS—Continued.

FAMILY NO. 8—Continued.

Articles bought.	Monday.	Tuesday.	Wednesday.	Thursday.	Friday.	Saturday.	Sunday.	Total for week.
FIRST WEEK (September, 1905)—Concluded.								
Groceries, etc.—Concluded.								
Sirup				$0.10	$0.10			$0.20
Sugar			$0.06	.06	.06		$0.12	.30
Tea			.05			$0.05		.10
Vinegar				.02				.02
Yeast powder			.05					.05
Clothing:								
Cotton thread				.05				.05
Fuel and lighting:								
Gasoline				.08		.12		.20
Kerosene				.03				.03
Matches						.02		.02
Insurance (6 policies)								[a] .90
Miscellaneous:								
Bluing		$0.05						.05
Ice	$0.05	.05	.05		.05		.05	.25
Soap	.05							.05
Starch		.05						.05
Total	.43	1.01	1.00	1.14	.86	1.92	.48	[b] 7.74
SECOND WEEK (September, 1905).								
Bread and breadstuffs:								
Bread	.16	.08	.12	.08	.20	.20	.10	.94
Flour		.05	.15				.15	.35
Meats:								
Beef						.10		.10
Ham	.05		.05	.05	.05	.05		.25
Sausage		.10			.10			.20
Vegetables and fruits:								
Cabbage			.05				.05	.10
Corn, fresh			.12					.12
Onions	.01	.05						.06
Potatoes	.05	.10		.05	.10			.30
Tomatoes, fresh	.05	.05	.05					.15
Milk, butter, and cheese:								
Butter		.15				.15		.30
Cheese	.05					.05		.10
Milk, fresh					.03		.05	.08
Groceries, etc.:								
Cake						.05		.05
Catchup		.05		.05				.10
Chocolate						.10		.10
Coffee				.08				.08
Lard			.06			.09		.15
Pie	.15	.15	.10	.20	.15	.15		.90
Rice			.02					.02
Sirup	.10		.10		.10			.30
Sugar		.06	.06		.06	.12		.30
Tea						.05		.05
Yeast powder			.05					.05
Clothing:								
Shoes						2.05		2.05
Fuel and lighting:								
Gasoline					.08			.08
Matches						.02		.02
Rent:								
Building association (indebtedness on home)		6.00						6.00
Water rent			4.00					4.00
Insurance:								
Endowment (Knights of Pythias)		2.45		.85				3.30
Industrial (6 policies)								[a] .90
Miscellaneous:								
Soap		.05						.05
Soapine		.05						.05
Starch			.05					.05
Total	.62	9.39	4.98	1.36	.87	3.18	.35	[c] 21.65

[a] Not shown under any day because day of payment was not specified in original family accounts.
[b] This amount exceeds the sum of the daily totals shown, for the reason given in note [a].
[c] This amount exceeds the sum of the daily totals shown, for the reason given in note [a]. Including $6, payment to building association on account of indebtedness on home, and $4 for year's water rent.

DAILY EXPENDITURES IN DETAIL OF 19 FAMILIES FOR FIVE SPECIFIED WEEKS—Continued.

FAMILY NO. 8—Continued.

Articles bought.	Monday.	Tuesday.	Wednesday.	Thursday.	Friday.	Saturday.	Sunday.	Total for week.
THIRD WEEK (September, 1905).								
Bread and breadstuffs:								
Bread	$0.24	$0.24	$0.16		$0.13	$0.24	$0.10	$1.11
Corn meal					.05			.05
Crackers						.01		.01
Flour		.04					.10	.14
Meats:								
Beef		.30						.30
Beefsteak				$0.08		.09		.17
Bologna					.05	.10		.15
Chipped beef						.05		.05
Fish					.15			.15
Ham	.05	.05	.05		.05			.20
Ham, cooked						.10		.10
Meat						.30		.30
Sausage			.10					.10
Vegetables and fruits:								
Cabbage		.05				.10		.15
Corn, fresh		.05						.05
Onions		.01		.01				.02
Potatoes	.15				.05	.05		.25
Tomatoes, fresh	.10	.05	.10			.15		.40
Milk, butter, and cheese:								
Butter	.15			.15				.30
Cheese		.05						.05
Milk, fresh	.04	.04	.04	.04	.03	.07	.06	.32
Groceries, etc.:								
Coffee				.08		.08		.16
Ginger snaps			.05					.05
Lard				.06	.06	.06		.18
Mustard	.05		.05					.10
Pie	.15	.15	.15		.05	.15	.10	.75
Salt				.05				.05
Sirup		.10						.10
Sugar		.11			.06	.11		.28
Tea			.05			.05		.10
Vinegar						.01		.01
Yeast powder		.05						.05
Fuel and lighting:								
Gasoline			.08			.12		.20
Kerosene						.03		.03
Matches						.02		.02
Insurance (6 policies)								[a] .90
Miscellaneous:								
Bluing			.05					.05
Ice		.05	.05	.05		.05	.05	.25
Soap		.05						.05
Starch			.05					.05
Total	.93	1.39	.98	.52	.68	1.94	.41	[b] 7.75
FOURTH WEEK (January, 1906).								
Bread and breadstuffs:								
Bread	.08	.16	.16	.08	.16	.16		.80
Corn meal							.05	.05
Crackers			.08		.08	.08		.24
Flour					.35			.35
Meats:								
Bacon		.39						.39
Beef					.06			.06
Fish					.26	.20		.46
Mackerel			.15					.15
Pork					.10			.10
Sardines			.06			.05		.11
Sausage					.10	.10		.20
Vegetables and fruits:								
Beans			.25					.25
Onions				.01				.01
Parsley						.01		.01
Potatoes	.07		.25					.32
Turnips						.05		.05
Milk, butter, and cheese:								
Butter		.15				.15		.30
Cream, condensed	.06							.06
Milk, fresh	.04	.04	.04	.04	.04	.04	.08	.32

[a] Not shown under any day because day of payment was not specified in original family accounts.
[b] This amount exceeds the sum of the daily totals shown, for the reason given in note [a].

DAILY EXPENDITURES IN DETAIL OF 19 FAMILIES FOR FIVE SPECIFIED WEEKS—Continued.

FAMILY NO. 8—Concluded.

Articles bought.	Monday.	Tuesday.	Wednesday.	Thursday.	Friday.	Saturday.	Sunday.	Total for week.
FOURTH WEEK (January, 1906)—Concluded.								
Groceries, etc.:								
Cake					$0.06			$0.06
Catchup			$0.05					.05
Doughnuts						$0.10		.10
Lard					.10			.10
Nutmegs					.05			.05
Pickles							$0.02	.02
Pie		$0.10	.10					.20
Rice			.05					.05
Sugar		.23						.23
Yeast cake						.01		.01
Clothing:								
Shoe repairing						.25		.25
Fuel and lighting:								
Kerosene					.06			.06
Insurance (5 policies)		.70						.70
Miscellaneous:								
Bird sand		.10						.10
Bluing			.10					.10
Total	$0.25	1.87	1.29	$0.13	1.42	1.20	.15	6.31

FAMILY NO. 9.

FIRST WEEK (September, 1905).								
Bread and breadstuffs:								
Bread	$0.16	$0.17	$0.27	$0.08	$0.25	$0.17	$0.16	$1.26
Corn meal						.05	.06	.11
Crackers					.05	.05	.05	.15
Meats:								
Beef		.05			.05			.10
Beefsteak	.13							.13
Corned pork		.05						.05
Crabs						.15		.15
Fish					.20			.20
Meat					.29	.22		.51
Pork	.08		.24	.08				.40
Shoulder						.07		.07
Vegetables and fruits:								
Apples	.10							.10
Bananas	.20							.20
Beans						.15		.15
Corn, fresh		.15	.15			.15		.45
Onions			.05					.05
Pears			.10			.10		.20
Potatoes		.40	.20		.25	.40		1.25
Tomatoes, fresh		.10	.10			.20		.40
Milk, butter, and cheese:								
Butter	.16	.16	.24			.08	.08	.72
Cheese						.10	.10	.20
Milk, fresh			.06		.01	.10		.17
Groceries, etc.:								
Candy			.02			.03		.05
Lard				.06	.06		.06	.18
Payment of debt (a)						a 3.81		a 3.81
Salt							.05	.05
Sugar	.06			.06	.06			.18
Tea				.05				.05
Clothing:								
Collar						.10		.10
Cotton thread						.05		.05
Shoe repairing						.40		.40
Shoes						2.00		2.00
Stockings			.10			.15		.25
Stockings and shirt						.35		.35
Fuel and lighting:								
Coke			.10					.10
Kerosene	.04					.03		.07
Furniture and utensils:								
Furniture (installment)								b .25
Rugs (installment)								b .25

a For groceries not bought during the period.
b Not shown under any day because day of payment was not specified in original family accounts.

DAILY EXPENDITURES IN DETAIL OF 19 FAMILIES FOR FIVE SPECIFIED WEEKS—Continued.

FAMILY NO. 9—Continued.

Articles bought	Monday.	Tuesday.	Wednesday.	Thursday.	Friday.	Saturday.	Sunday.	Total for week.
FIRST WEEK (September, 1905)—Concluded.								
Miscellaneous:								
Beer		$0.10			$0.05	$0.10		$0.25
Chicken feed		.05				.05		.10
Cigars						.10		.10
Medicine					.70			.70
Newspapers						.06		.06
Paid out	$0.04		$0.05	$0.17		.25		.51
Pins			.01	.01				.02
Pipe			.02					.02
Soap			.05					.05
Starch			.05					.05
Sunday-school contribution							$0.02	.02
Tobacco						.10		.10
Washing soda	.01					.06		.07
Total	.98	1.23	1.81	.51	1.97	[a] 9.63	.58	[a b] 17.21
SECOND WEEK (September, 1905).								
Bread and breadstuffs:								
Bread	.17	.22	.19	.35	.09	.25	.17	1.44
Corn meal			.05			.05		.10
Crackers		.05						.05
Rolls	.03							.03
Meats:								
Beef				.22				.22
Beefsteak	.06					.06	.12	.24
Corned beef, canned		.05	.05			.10		.20
Corned pork	.14	.21				.08		.43
Crabs						.05		.05
Fish					.13			.13
Meat			.15	.07		.10		.32
Pigs' feet						.05		.05
Pork	.08				.25		.16	.49
Vegetables and fruit:								
Apples						.05		.05
Bananas					.20			.20
Beans, canned		.05					.10	.15
Cabbage						.05		.05
Corn, fresh			.12					.12
Potatoes			.20		.20			.40
Sweet potatoes			.15					.15
Tomatoes, canned	.10						.10	.20
Tomatoes, fresh			.10					.10
Milk, butter, and cheese:								
Butter	.08		.08	.24	.08	.16	.08	.72
Cheese		.10		.05				.15
Milk, fresh	.02	.02	.04	.04	.02	.04	.02	.20
Groceries, etc.:								
Apple butter			.10					.10
Cake			.05				.05	.10
Candy				.10				.10
Coffee				.15				.15
Ice cream					.01		.10	.11
Ice-cream sandwiches							.06	.06
Payment of debt (c)					[c] 4.00			[c] 4.00
Pickles				.06				.06
Sugar			.06			.06		.12
Tea					.05			.05
Clothing:								
Cap					.18			.18
Coat					.98			.98
Cotton goods					.43			.43
Dress					.50			.50
Dress skirt					3.00			3.00
Lace					.10			.10
Ribbon					.69			.69
Shoe repairing		.30						.30
Stockings					.19	.20		.39
Suit of clothes					3.00			3.00
Undergarments					.25			.25

[a] Including $3.81, payment of debt for groceries not bought during the period.
[b] This amount exceeds the sum of the daily totals shown, for the reason given in note [b], p. 658.
[c] For groceries not bought during the period.

DAILY EXPENDITURES IN DETAIL OF 19 FAMILIES FOR FIVE SPECIFIED WEEKS—Continued.

FAMILY NO. 9—Continued.

Articles bought.	Monday.	Tuesday.	Wednesday.	Thursday.	Friday.	Saturday.	Sunday.	Total for week.
SECOND WEEK (September, 1905)—Concluded.								
Furniture and utensils:								
Furniture (installment)								[a] $0.25
Rugs (installment)								[a] .25
Insurance (8 policies)		$2.00						2.00
Miscellaneous:								
Beer						$0.10		.10
Paid out					$0.25			.25
Soap		.05			.05			.10
Total	$0.68	3.05	$1.34	$1.28	[b] 14.65	1.40	$0.96	[b] [c] 23.86
THIRD WEEK (October, 1905).								
Bread and breadstuffs:								
Bread	.17	.12	.32	.08	.17		.08	.94
Corn meal							.05	.05
Crackers		.05						.05
Meats:								
Beefsteak			.12	.06			.06	.24
Corned beef		.14						.14
Corned beef, canned		.05		.05				.10
Fish				.05	.15			.20
Ham						.50		.50
Pigs' feet				.05				.05
Pork			.23	.08				.31
Shoulder	.13	.42			.08			.63
Vegetables and fruit:								
Apples		.05	.05					.10
Beans, canned							.05	.05
Cabbage		.08						.08
Corn, fresh		.12	.15			.12		.39
Grapes			.15					.15
Onions						.12		.12
Pears						.05		.05
Potatoes		.30	.15					.45
Sweet potatoes		.15						.15
Tomatoes, fresh		.10	.10					.20
Vegetables						.25		.25
Milk, butter, and cheese:								
Butter	.16	.08	.24	.08	.16	.25		.97
Cheese						.10		.10
Milk, fresh	.04	.04	.06	.02	.02			.18
Groceries, etc.:								
Lard			.06					.06
Pickles	.01							.01
Sugar				.06		.12	.12	.30
Clothing:								
Belt						.10		.10
Necktie						.25		.25
Ribbon						.10		.10
Shoe repairing						.25		.25
Shoes						.50		.50
Stockings						.25		.25
Furniture and utensils:								
Furniture (installment)								[a] .25
Rugs (installment)								[a] .25
Rent					12.50			12.50
Insurance (8 policies)								[a] .95
Miscellaneous:								
Chicken feed							.05	.05
Sunday-school contribution							.05	.05
Total	.51	1.70	1.63	.53	13.08	2.96	.46	[c] 22.32
FOURTH WEEK (January, 1906).								
Bread and breadstuffs:								
Bread	.15	.20	.20	.25	.10	.10	.15	1.15
Meats:								
Beefsteak	.07	.07	.07	.15	.07			.43
Corned pork				.18				.18

[a] Not shown under any day because day of payment was not specified in original family accounts.
[b] Including $4, payment of debt for groceries not bought during the period.
[c] This amount exceeds the sum of the daily totals shown, for the reason given in note [a].

DAILY EXPENDITURES IN DETAIL OF 19 FAMILIES FOR FIVE SPECIFIED WEEKS—Continued.

FAMILY NO. 9—Continued.

Articles bought.	Monday.	Tuesday.	Wednesday.	Thursday.	Friday.	Saturday.	Sunday.	Total for week.
FOURTH WEEK (January, 1906)—Concluded.								
Meats—Concluded.								
Fish			$0.18					$0.18
Meat	$0.05	$0.17				$0.18	$0.07	.47
Pork	.07	.15	.07		$0.07	.27		.63
Pork pudding	.13							.13
Sardines				$0.05				.05
Sausage		.10	.10		.05			.25
Shoulder						.50		.50
Vegetables and fruits:								
Cabbage						.15		.15
Kale				.13				.13
Potatoes		.08	.08	.13		.65		.94
Milk, butter, and cheese:								
Butter			.18	.09		.23		.50
Cheese	.10		.10	.05				.25
Milk, fresh	.04	.04	.02	.02	.02	.06	.02	.22
Groceries, etc.:								
Baking powder				.05				.05
Cake		.01				.05		.06
Coffee		.25						.25
Eggs					.09			.09
Lard			.06					.06
Mustard		.05						.05
Sugar			.05					.05
Clothing:								
Shoes						1.00		1.00
Fuel and lighting:								
Coal						.30		.30
Coke			.10	.10				.20
Kerosene	.03	.05		.03	.03	.05	.03	.22
Matches		.02		.02				.04
Rent	12.30							12.50
Insurance (8 policies)								[a] .95
Miscellaneous:								
"Cash"			.01					.01
Laundry						.10		.10
Medicine						.50		.50
Soap	.05	.05						.10
Starch		.03						.03
Washing soda		.03						.03
Total	13.19	1.30	1.22	1.25	.43	4.14	.27	[b] 22.75
FIFTH WEEK (January, 1906).								
Bread and breadstuffs:								
Bread	.30	.25	.20	.25	.15	.40	.05	1.60
Flour						.35		.35
Meats:								
Beef					.10			.10
Beefsteak			.05			.10		.15
Fish						.10		.10
Liver	.08							.08
Meat	.05					.05		.10
Pork	.29		.22		.20	.19	.06	.96
Sausage		.05	.05	.10				.20
Shoulder	.12		.54			.50		1.16
Vegetables and fruits:								
Beans	.09	.10						.19
Cabbage			.15			.05	.07	.27
Corn, canned					.09	.10		.19
Potatoes			.13		.07	.25		.45
Tomatoes, canned						.10		.10
Milk, butter, and cheese:								
Butter	.28		.14			.14		.56
Cheese		.05	.05	.05		.05		.20
Milk, fresh	.04	.04	.02	.02	.02	.02	.02	.18
Groceries, etc.:								
Baking powder		.05						.05
Coffee				.25				.25
Eggs					.09			.09
Lard	.05					.10		.15

[a] Not shown under any day because day of payment was not specified in original family accounts.
[b] This amount exceeds the sum of the daily totals shown, for the reason given in note [a].

DAILY EXPENDITURES IN DETAIL OF 19 FAMILIES FOR FIVE SPECIFIED WEEKS—Continued.

FAMILY NO. 9—Concluded.

Articles bought.	Monday.	Tuesday.	Wednesday.	Thursday.	Friday.	Saturday.	Sunday.	Total for week.
FIFTH WEEK (January, 1906)—Concluded.								
Groceries, etc.—Concluded.								
Mustard	$0.05	$0.05						$0.10
Pickles				$0.01				.01
Rice				.05				.05
Salt							$0.03	.03
Sugar			$0.12		$0.06	$0.10		.28
Tea						.15		.15
Yeast cake						.02		.02
Clothing:								
Cap						.50		.50
Ribbon						.20		.20
Stockings						.25		.25
Fuel and lighting:								
Coal						.25		.25
Coke	.10			.10				.20
Kerosene			.03			.03		.06
Matches	.01		.02			.01		.04
Furniture and utensils:								
Sewing machine (installment)								[a] .50
Insurance (8 policies)								[a] .95
Miscellaneous:								
Pins							.01	.01
Soap	.05		.05					.10
Starch	.03							.03
Washing soda	.02							.02
Total	1.56	.59	1.77	.83	.78	4.01	.24	[b] 11.23

FAMILY NO. 10.

FIRST WEEK (September, 1905).								
Bread and breadstuffs:								
Bread	$0.04	$0.08	$0.08	$0.04	$0.04	$0.05		$0.33
Flour							$0.40	.40
Meats:								
Fat back					.09			.09
Meat					.10			.10
Pork		.15					.30	.45
Sausage						.10		.10
Sausage, smoked				.05				.05
Shoulder	.10						.48	.58
Stew beef		.12						.12
Vegetables and fruits:								
Apples		.10		.05		.05		.20
Beans, string				.20				.20
Potatoes		.13		.13		.10		.36
Sweet potatoes				.10				.10
Milk, butter, and cheese:								
Butter							.07	.07
Milk, fresh	.04					.04	.04	.12
Groceries, etc.:								
Lard				.05			.05	.10
Sugar							.22	.22
Tea							.10	.10
Clothing;								
Stockings							.25	.25
Fuel and lighting:								
Gasoline						.11		.11
Kerosene	.03			.03				.06
Matches	.01				.01			.02
Furniture and utensils:								
Clock (installment)	.50							.50
Sewing machine (installment)								[a] .75
Insurance (3 policies)	.40		.40					.80
Miscellaneous:								
Ice		.05		.05	.05	.05	.05	.25
Sachet powder							.10	.10
Soap				.05		.05		.10
Total	1.12	.63	.48	.75	.29	.55	2.06	[b] 6.63

[a] Not shown under any day because day of payment was not specified in original family accounts.
[b] This amount exceeds the sum of the daily totals shown, for the reason given in note [a].

DAILY EXPENDITURES IN DETAIL OF 19 FAMILIES FOR FIVE SPECIFIED WEEKS—Continued.

FAMILY NO. 10—Continued.

Articles bought.	Monday.	Tuesday.	Wednesday.	Thursday.	Friday.	Saturday.	Sunday.	Total for week.
SECOND WEEK (October, 1905).								
Bread and breadstuffs:								
Bread	$0.20	$0.10		$0.20	$0.05	$0.15	$0.05	$0.75
Flour							.40	.40
Meats:								
Corned pork	.14							.14
Fish			$0.15					.15
Pork				.13			.15	.28
Sausage					.10	.10		.20
Shoulder				.10	.20	.10	.30	.70
Stew beef		.12						.12
Vegetables and fruits:								
Apples				.10				.10
Beans, string						.10		.10
Grapes				.15				.15
Potatoes				.13				.13
Milk, butter, and cheese:								
Butter							.28	.28
Milk, fresh	.02	.04		.04			.04	.14
Groceries, etc.:								
Lard		.12	.12		.10		.12	.46
Oatmeal		.10						.10
Sugar						.20		.20
Tea						.10		.10
Clothing:								
Caps						.50		.50
Cotton thread		.05						.05
Garters						.25		.25
Gingham		.20						.20
Shoes (2 pairs)						3.00		3.00
Stockings						.25		.25
Underwear						.50		.50
Fuel and lighting:								
Coal						.30		.30
Kerosene				.03		.12		.15
Matches						.06		.06
Furniture and utensils:								
Clock (installment)				.50				.50
Sewing machine (installment)								[a] .75
Rent		5.00						5.00
Insurance (3 policies)	.40							.40
Miscellaneous:								
Car fare		.10						.10
Ice	.05			.05	.05		.05	.20
Soap				.05				.05
Tobacco						.20		.20
Total	.81	5.83	.27	1.48	.53	5.93	1.39	[b] 16.96
THIRD WEEK (January, 1906).								
Bread and breadstuffs:								
Bread	.15	.10	.10	.05	.10	.15		.65
Flour							.40	.40
Meats:								
Liver						.10		.10
Middlings, smoked		.14						.14
Pork		.12			.24	.12	.36	.84
Sausage	.10			.12	.12	.12		.46
Shoulder	.24		.24					.48
Shoulder, corned				.24				.24
Vegetables and fruits:								
Cabbage							.10	.10
Oranges					.05			.05
Potatoes					.08			.08
Milk, butter, and cheese:								
Milk, fresh	.04	.04	.04	.08	.04	.06	.04	.34
Groceries, etc.:								
Lard			.06			.06		.12
Sugar					.05	.20		.25
Fuel and lighting:								
Kerosene		.10						.10
Wood				.05				.05

[a] Not shown under any day because day of payment was not specified in original family accounts.
[b] This amount exceeds the sum of the daily totals shown, for the reason given in note [a].

DAILY EXPENDITURES IN DETAIL OF 19 FAMILIES FOR FIVE SPECIFIED WEEKS—Continued.

FAMILY NO. 10—Continued.

Articles bought.	Monday.	Tuesday.	Wednesday.	Thursday.	Friday.	Saturday.	Sunday.	Total for week.
THIRD WEEK (January, 1906)—Concluded.								
Furniture and utensils:								
Sewing machine (installment)								[a] $0.75
Miscellaneous:								
Doctor bill				$1.00				1.00
Medicine				.30				.30
Total	$0.53	$0.50	$0.44	1.84	$0.68	$0.81	$0.90	[b] 6.45
FOURTH WEEK (January, 1906).								
Bread and breadstuffs:								
Bread	.15	.15	.05	.05	.05	.15		.60
Corn meal					.05			.05
Flour						.40		.40
Meats:								
Meat				.25	.20			.45
Pork			.12				.54	.66
Sausage	.15	.10				.20		.45
Sausage, smoked		.10				.15		.25
Shoulder		.12						.12
Vegetables and fruits:								
Apples		.12	.12			.12		.36
Cabbage					.10			.10
Onions				.01				.01
Potatoes		.15	.15			.30		.60
Milk, butter, and cheese:								
Milk, fresh	.04	.02	.04		.02		.04	.16
Groceries, etc.:								
Baking powder						.05		.05
Eggs							.10	.10
Lard							.12	.12
Oatmeal							.10	.10
Tea			.05			.10		.15
Clothing:								
Coat				1.00				1.00
Collar						.05		.05
Flannellet	.35							.35
Garters						.25		.25
Rubbers						.50		.50
Stockings						.15		.15
Underwear	.50							.50
Wrapper	.98							.98
Fuel and lighting:								
Kerosene		.05			.05			.10
Furniture and utensils:								
Sewing machine (installment)	.75							.75
Insurance (3 policies)	.40			.70		.20		1.30
Miscellaneous:								
Car fare		.10						.10
Tobacco						.15		.15
Total	3.32	.91	.53	2.01	.47	2.77	.90	10.91
FIFTH WEEK (February, 1906).								
Bread and breadstuffs:								
Bread	.15			.10	.15	.10		.50
Buns						.05		.05
Flour							.40	.40
Rolls	.05							.05
Meats:								
Bacon, breakfast		.18				.13		.31
Pork			.12		.12		.18	.42
Sausage	.10				.05			.15
Shoulder				.24			.24	.48
Spare ribs		.15						.15
Vegetables and fruits:								
Apples			.12			.12		.24
Cabbage							.10	.10
Potatoes			.15			.15		.30
Sweet potatoes						.05		.05
Milk, butter, and cheese:								
Milk, fresh	.02	.02	.04	.02	.04	.04	.04	.22

[a] Not shown under any day because day of payment was not specified in original family accounts.
[b] This amount exceeds the sum of the daily totals shown, for the reason given in note [a].

DAILY EXPENDITURES IN DETAIL OF 19 FAMILIES FOR FIVE SPECIFIED WEEKS—Continued.

FAMILY NO. 10—Concluded.

Articles bought.	Monday.	Tuesday.	Wednesday.	Thursday.	Friday.	Saturday.	Sunday.	Total for week.
FIFTH WEEK (February, 1906)—Concluded.								
Groceries, etc.:								
Baking powder							$0.05	$0.05
Cake		$0.05						.05
Eggs							.09	.09
Lard							.10	.10
Oatmeal							.05	.05
Peanuts						$0.05		.05
Pie		.05						.05
Sugar							.25	.25
Tea							.10	.10
Clothing:								
Coat								[a] .50
Socks						.10		.10
Trousers						.50		.50
Fuel and lighting:								
Kerosene		.03				.10		.13
Furniture and utensils:								
Sewing machine (installment)								[a] .75
Rent		5.00						5.00
Insurance (3 policies)								[a] 1.00
Miscellaneous:								
Mucilage						.05		.05
Soap		.05						.05
Tobacco			$0.05	$0.05	$0.05			.15
Total	$0.32	5.53	.48	.41	.41	1.44	1.60	[b] 12.44

FAMILY NO. 11.

FIRST WEEK (September, 1905).								
Bread and breadstuffs:								
Bread	$0.10	$0.21	$0.16	$0.16	$0.16	$0.26	$0.10	$1.15
Corn meal		.10						.10
Flour					.25			.25
Meats:								
Bacon			.23					.23
Beefsteak				.28				.28
Meat	.63							.63
Sausage			.06				.10	.16
Shoulder				.75				.75
Vegetables and fruits:								
Apples	.05							.05
Beans					.08			.08
Beans, canned		.05		.10		.10		.25
Cabbage	.10			.10				.20
Corn, canned		.10						.10
Peaches					.25			.25
Potatoes	.25		.05	.15			.15	.60
Sweet potatoes	.25						.18	.43
Tomatoes, fresh			.05		.10	.10	.10	.35
Milk, butter, and cheese:								
Butter	.13	.13	.17	.13		.13		.69
Cheese				.10		.05		.15
Milk, fresh	.02	.02			.08	.02	.02	.16
Groceries, etc.:								
Coffee		.17			.17			.34
Doughnuts				.05				.05
Eggs		.13					.13	.26
Jelly	.05							.05
Lard				.06				.06
Pies	.10	.10	.10	.10	.10	.13	.05	.68
Preserves						.20		.20
Salt					.03			.03
Sugar							.12	.12
Clothing:								
Shirt				.25				.25
Shoe repairing				.15				.15
Trousers				.25				.25
Waist				.25				.25

[a] Not shown under any day because day of payment was not specified in original family accounts.
[b] This amount exceeds the sum of the daily totals shown, for the reason given in note [a].

DAILY EXPENDITURES IN DETAIL OF 19 FAMILIES FOR FIVE SPECIFIED WEEKS—Continued.

FAMILY NO. 11—Continued.

Articles bought.	Monday.	Tuesday.	Wednesday.	Thursday.	Friday.	Saturday.	Sunday.	Total for week.
FIRST WEEK (September, 1905)—Concluded.								
Furniture and utensils:								
Chair (installment)								[a] $0.25
Dish				$0.06				.06
Stove (installment)			$0.50					.50
Insurance (7 policies)			1.00					1.00
Miscellaneous:								
Comb						$0.05		.05
Hair cut				.15				.15
Ice				.70				.70
Medicine		$0.10						.10
Payment on loan				2.25				2.25
Removing refuse					$0.25			.25
Shave							$0.10	.10
Soap	$0.05					.05		.10
Tobacco	.05	.05	.05		.05			.20
Total	1.78	1.16	2.37	[b] 6.04	1.52	1.09	1.05	[b c] 15.26
SECOND WEEK (September, 1905).								
Bread and breadstuffs:								
Bread	.18	.18	.18	.16	.16	.16	.16	1.18
Corn meal					.10			.10
Meats:								
Beefsteak			.20		.20		.20	.60
Chipped beef				.10				.10
Sausage		.20						.20
Shoulder	.65			.65				1.30
Vegetables and fruits:								
Apples		.15	.10					.25
Beans						.20		.20
Beans, canned					.10			.10
Cabbage		.15					.08	.23
Corn, canned						.10		.10
Onions	.05		.10					.15
Potatoes		.15	.15	.08		.15	.15	.68
Sweet potatoes		.18	.15					.33
Tomatoes, fresh						.10	.10	.20
Milk, butter, and cheese:								
Butter	.15	.15					.15	.45
Milk, fresh	.05		.04	.04	.07		.08	.28
Groceries, etc.:								
Coffee					.17			.17
Doughnuts					.05			.05
Jelly			.08					.08
Lard				.12	.12		.12	.36
Macaroni				.10				.10
Pies	.10	.10	.10	.10	.15	.10	.10	.75
Preserves				.10				.10
Sirup	.10							.10
Sugar		.12					.12	.24
Clothing:								
Cap		.25						.25
Cotton goods				.14				.14
Cotton thread				.05				.05
Dress		.15						.15
Shoes						1.50		1.50
Socks	.10		.10					.20
Stockings					.12			.12
Suit of clothes						5.50		5.50
Fuel and lighting:								
Kerosene			.10					.10
Matches					.04			.04
Furniture and utensils:								
Chair (installment)								[a] .25
Stove (installment)								[a] .50
Rent		6.00						6.00
Insurance (7 policies)	1.70							1.70
Miscellaneous:								
Bluing		.05						.05
Car fare	.10							.10
Flaxseed meal				.05				.05
Ice				.05				.05

[a] Not shown under any day because day of payment was not specified in original family accounts.
[b] Including $2.25, payment on loan.
[c] This amount exceeds the sum of the daily totals shown, for the reason given in note [a].

DAILY EXPENDITURES IN DETAIL OF 19 FAMILIES FOR FIVE SPECIFIED WEEKS—Continued.

FAMILY NO. 11—Continued.

Articles bought.	Monday.	Tuesday.	Wednesday.	Thursday.	Friday.	Saturday.	Sunday.	Total for week.
SECOND WEEK (September, 1905)—Concluded.								
Miscellaneous—Concluded.								
Lead pencil					$0.01			$0.01
Postal card					.01			.01
Soap		$0.05				$0.10		.15
Starch		.05						.05
Tobacco	$0.05	.05			.05	.05		.20
Total	3.23	7.98	$1.30	$1.74	1.35	7.96	$1.26	[a] 25.57
THIRD WEEK (October, 1905).								
Bread and breadstuffs:								
Bread	.20	.20	.16	.18	.20	.30	.20	1.44
Meats:								
Beef		.25						.25
Lamb chops					.25			.25
Liver		.10						.10
Meat	.15		.25					.40
Shoulder				.55		.65		1.20
Vegetables and fruits:								
Apples			.10			.15		.25
Beans							.30	.30
Beans, canned	.10				.10			.20
Cabbage	.08		.08	.07				.23
Corn, canned			.10					.10
Onions		.15		.05				.20
Potatoes	.10		.15	.09		.15	.15	.64
Raisins							.10	.10
Sweet potatoes		.15	.15					.30
Tomatoes, fresh	.10	.10	.10	.10	.10	.10		.60
Milk, butter, and cheese:								
Butter					.15	.15		.30
Cheese					.10	.05		.15
Milk, fresh	.02			.10	.02		.16	.30
Groceries, etc.:								
Coffee	.17	.10						.27
Eggs				.06		.05		.11
Nutmeg				.01				.01
Pie	.05	.10	.05		.10	.10	.10	.50
Rice				.10				.10
Sugar		.12					.12	.24
Clothing:								
Cap							.25	.25
Dress		.15						.15
Shoes					1.60			1.60
Socks					.10			.10
Trousers							.25	.25
Fuel and lighting:								
Kerosene					.11			.11
Matches	.02							.02
Furniture and utensils:								
Chair (installment)								[b] .25
Lamp chimney		.08						.08
Stove (installment)								[b] .50
Insurance (7 policies)								[b] 1.00
Miscellaneous:								
Car fare	.25							.25
Lunch box					.15			.15
Newspapers					.03			.03
Postal card		.01						.01
Soap	.10			.05				.15
Tobacco		.10	.10			.10		.30
Witch hazel	.05							.05
Total	1.39	1.61	1.24	1.36	2.41	1.80	1.63	[c] 13.19

[a] This amount exceeds the sum of the daily totals shown, for the reason given in note [a], p. 666.
[b] Not shown under any day because day of payment was not specified in original family accounts.
[c] This amount exceeds the sum of the daily totals shown, for the reason given in note [b].

DAILY EXPENDITURES IN DETAIL OF 19 FAMILIES FOR FIVE SPECIFIED WEEKS—Continued.

FAMILY NO. 11—Continued.

Articles bought.	Monday.	Tuesday.	Wednesday.	Thursday.	Friday.	Saturday.	Sunday	Total for week.
FOURTH WEEK (January, 1906).								
Bread and breadstuffs:								
Bread	$0.30	$0.20	$0.12	$0.14	$0.28	$0.08	$0.16	$1.28
Crackers	.05							.05
Meats:								
Meat		.20	.10		.10			.40
Pudding				.10		.20		.30
Sausage	.25	.25	.13	.13	.19			.95
Shoulder							.58	.58
Soup bone							.10	.10
Vegetables and fruits:								
Beans, canned		.10		.10				.20
Cabbage			.14				.15	.29
Onions		.05			.05		.05	.15
Peas							.10	.10
Potatoes		.08	.16				.08	.32
Tomatoes, canned						.10		.10
Milk, butter, and cheese:								
Butter						.16		.16
Milk, fresh	.05	.10	.06	.08	.03	.07	.13	.52
Groceries, etc.:								
Coffee		.16				.09		.25
Coffee cake					.10			.10
Eggs	.05							.05
Pepper		.05						.05
Pickles					.02		.05	.07
Pie	.05		.05	.10	.05	.05	.05	.35
Preserves				.10	.05			.15
Salt		.05						.05
Sirup							.10	.10
Sugar						.06		.06
Tea					.10			.10
Clothing:								
Cotton thread				.05				.05
Stockings				.10				.10
Fuel and lighting:								
Coal			.25			.25		.50
Kerosene					.15			.15
Furniture and utensils:								
Chair (installment)								[a] .25
Stove (installment)								[a] .50
Insurance (8 policies)	1.05		.70	.35				2.10
Miscellaneous:								
Bluing						.05		.05
Car fare			.10					.10
Lye						.10		.10
Medicine			.35		.35			.70
Soap					.05	.04		.09
Tobacco	.05	.05		.05		.05		.20
Total	1.85	1.29	2.16	1.30	1.52	1.30	1.55	[b] 11.72
FIFTH WEEK (January, 1906).								
Bread and breadstuffs:								
Bread	.20	.20	.20	.17	.26	.30	.20	1.53
Buns	.05							.05
Crackers							.05	.05
Flour					.04	.20		.24
Meats:								
Bacon					.15		.15	.30
Fish	.12							.12
Meat	.15	.20	.15			.16		.66
Pork					.24	.23		.47
Pudding			.15	.18				.33
Sausage	.24	.24	.20	.13				.81
Scrapple	.20				.20			.40
Vegetables and fruits:								
Beans, canned						.10		.10
Cabbage		.16	.14	.16		.13		.59
Onions					.05		.05	.10
Potatoes		.15	.08	.08	.08	.15		.54
Milk, butter, and cheese:								
Butter		.28			.10	.14		.52
Milk, fresh	.02	.08	.05	.07	.02	.07	.06	.37

[a] Not shown under any day because day of payment was not specified in original family accounts.
[b] This amount exceeds the sum of the daily totals shown, for the reason given in note [a].

DAILY EXPENDITURES IN DETAIL OF 19 FAMILIES FOR FIVE SPECIFIED WEEKS—Continued.

FAMILY NO. 11—Concluded.

Articles bought.	Monday.	Tuesday.	Wednesday.	Thursday	Friday.	Saturday.	Sunday.	Total for week.
FIFTH WEEK (January, 1906)—Concluded.								
Groceries, etc.:								
Coffee			$0.09	$0.08	$0.13		$0.13	$0.43
Lard						$0.05		.05
Pepper				.02				.02
Pickles							.02	.02
Pies	$0.05	$0.05					.05	.15
Preserves		.10					.10	.20
Sirup			.10				.10	.20
Sugar		.06					.06	.12
Clothing:								
Cotton thread		.05						.05
Furniture and utensils:								
Stove (installment)								[a] .50
Insurance (8 policies)	.70	.35						1.05
Miscellaneous:								
Newspaper		.01						.01
Tobacco	.05		.05				.05	.15
Total	1.78	1.93	1.21	.89	1.27	1.53	1.02	[b] 10.13

FAMILY NO. 12.

FIRST WEEK (September, 1905).								
Bread and breadstuffs:								
Bread	$0.20	$0.20	$0.20	$0.20	$0.20	$0.20		$1.20
Flour						.20		.20
Meats:								
Beefsteak						.34		.34
California ham						.56		.56
Herring						.12		.12
Liver				.24				.24
Sausage		.25			.25			.50
Soup bone						.10		.10
Vegetables and fruits:								
Beans, navy						.10		.10
Cabbage						.10		.10
Corn, fresh						.09		.09
Onions						.05		.05
Potatoes						.15		.15
Milk, butter, and cheese:								
Butter		.14		.14		.28		.56
Cheese			.20					.20
Milk, condensed	.10			.10		.10		.30
Groceries, etc.:								
Baking powder						.05		.05
Cakes						.10		.10
Coffee	.17					.17		.34
Lard				.06				.06
Oatmeal						.10		.10
Pepper						.08		.08
Pickles					.12			.12
Salt						.05		.05
Sirup				.10				.10
Sugar			.11			.17		.28
Fuel and lighting:								
Kerosene						.12		.12
Matches				.05				.05
Insurance (6 policies)	2.00							2.00
Miscellaneous:								
Lampwick			.02					.02
Tobacco	.05				.05	.05		.15
Total	2.52	.59	.53	.89	.62	3.28		8.43

[a] Not shown under any day because day of payment was not specified in original family accounts.
[b] This amount exceeds the sum of the daily totals shown, for the reason given in note [a].

DAILY EXPENDITURES IN DETAIL OF 19 FAMILIES FOR FIVE SPECIFIED WEEKS—Continued.

FAMILY NO. 12—Continued.

Articles bought.	Monday.	Tuesday.	Wednesday.	Thursday.	Friday.	Saturday.	Sunday.	Total for week.
SECOND WEEK (October, 1905).								
Bread and breadstuffs:								
Bread	$0.20	$0.20	$0.20	$0.20	$0.20	$0.20		$1.20
Meats:								
Beefsteak			.41					.41
California ham						.54		.54
Fish						.10		.10
Liver						.16		.16
Sausage		.25			.25			.50
Soup bone						.10		.10
Vegetables and fruits:								
Cabbage						.10		.10
Onions						.05		.05
Potatoes						.15		.15
Tomatoes, canned						.10		.10
Milk, butter, and cheese:								
Butter			.14			.28		.42
Cheese				.20				.20
Milk, condensed	.10			.10		.10		.30
Groceries, etc.:								
Bread soda						.05		.05
Coffee		.17				.17		.34
Cornstarch						.05		.05
Lard						.12		.12
Oatmeal		.10						.10
Pickles						.06		.06
Sirup				.10				.10
Sugar			.11		.06	.17		.34
Clothing:								
Shoes (2 pairs)	1.00					1.00		2.00
Rent	4.00							4.00
Miscellaneous:								
Soap						.10		.10
Tobacco	.05	.05		.05	.05	.05		.25
Total	5.35	.77	.86	.65	.56	3.65		11.84
THIRD WEEK (October, 1905).								
Bread and breadstuffs:								
Bread	.20	.20	.25	.20	.20	.20		1.25
Flour						.40		.40
Meats:								
Beefsteak						.30		.30
California ham						.45		.45
Fish						.10		.10
Liver				.12				.12
Sausage		.25		.13	.25			.63
Soup bone						.10		.10
Vegetables and fruits:								
Beans						.10		.10
Cabbage						.07		.07
Onions						.05		.05
Potatoes						.15		.15
Tomatoes, canned						.10		.10
Turnips						.05		.05
Milk, butter, and cheese:								
Butter		.14		.14		.28		.56
Cheese			.20					.20
Milk, condensed	.10		.10			.10		.30
Groceries, etc.:								
Coffee				.17		.17		.34
Lard						.12		.12
Oatmeal						.10		.10
Pickles						.06		.06
Sirup	.10					.10		.20
Sugar		.11			.06	.17		.34
Clothing:								
Hat (man's)	.50							.50
Shoe repairing			.20					.20
Fuel and lighting:								
Kerosene						.12		.12
Matches				.05				.05
Insurance (6 policies)	1.40							1.40
Miscellaneous:								
Cascarets		.10						.10
Nails			.05					.05
Tobacco	.05	.05		.05	.05	.05		.25
Total	2.35	.85	.80	.86	.56	3.34		8.76

DAILY EXPENDITURES IN DETAIL OF 19 FAMILIES FOR FIVE SPECIFIED WEEKS—Continued.

FAMILY NO. 12—Continued.

Articles bought	Monday.	Tuesday.	Wednesday.	Thursday.	Friday.	Saturday.	Sunday.	Total for week.
FOURTH WEEK (January, 1906).								
Bread and breadstuffs:								
Bread	$0.20	$0.20	$0.20	$0.25	$0.20	$0.25		$1.30
Flour						.20		.20
Meats:								
Beefsteak		.25						.25
California hams						.48		.48
Pork pudding				.24				.24
Pudding						.24		.24
Sausage	.25				.25			.50
Vegetables and fruits:								
Beans, lima						.15		.15
Beans, navy						.10		.10
Corn, canned						.10		.10
Onions						.05		.05
Potatoes						.15		.15
Milk, butter, and cheese:								
Butter			.15			.34		.49
Cheese			.30					.30
Milk, condensed	.10		.10		.10	.10		.40
Groceries, etc.:								
Baking powder						.05		.05
Coffee		.17				.17		.34
Cornstarch						.05		.05
Hominy						.05		.05
Lard						.12		.12
Oatmeal						.10		.10
Pickles						.06		.06
Sirup			.10			.10		.20
Sugar			.11			.15		.26
Clothing:								
Cotton thread	.10							.10
Fuel and lighting:								
Kerosene						.12		.12
Matches		.05						.05
Insurance (6 policies)								[a] 1.00
Miscellaneous:								
Soap						.05		.05
Tobacco	.05	.05		.05	.05	.05		.25
Total	.70	.72	.96	.54	.60	3.23		[b] 7.75
FIFTH WEEK (January, 1906).								
Bread and breadstuffs:								
Bread	.20	.20	.20	.20	.20	.25		1.25
Flour						.25		.25
Meats:								
Beefsteak				.15		.30		.45
Liver				.08				.08
Pudding		.24						.24
Sausage	.25				.25			.50
Shoulder, corned						.43		.43
Vegetables and fruits:								
Beans, lima						.15		.15
Beans, navy						.10		.10
Cabbage						.09		.09
Corn, canned						.10		.10
Onions						.05		.05
Potatoes						.15		.15
Turnips						.15		.15
Milk, butter, and cheese:								
Butter			.17			.30		.47
Cheese			.35					.35
Milk, condensed	.10		.10		.10	.10		.40
Groceries, etc.:								
Coffee				.17	.17	.17		.51
Lard		.12				.12		.24
Oatmeal						.10		.10
Pickles						.06		.06
Sirup				.10		.10		.20
Sugar			.17			.17		.34
Fuel and lighting:								
Kerosene						.12		.12

[a] Not shown under any day because day of payment was not specified in original family accounts.
[b] This amount exceeds the sum of the daily totals shown, for the reason given in note [a].

DAILY EXPENDITURES IN DETAIL OF 19 FAMILIES FOR FIVE SPECIFIED WEEKS—Continued.

FAMILY NO. 12—Concluded.

Articles bought.	Monday.	Tuesday.	Wednesday,	Thursday.	Friday.	Saturday.	Sunday.	Total for week.
FIFTH WEEK (January, 1906)—Concluded.								
Furniture and utensils:								
Lamp shade					$0.08			$0.08
Clothespins						$0.05		.05
Insurance (6 policies)								[a] 1.00
Miscellaneous:								
Lampwicks					.02			.02
Soap				$0.05		.05		.10
Tobacco	$0.05	$0.05		.05	.05	.05		.25
Total	.60	.61	$0.99	.80	.87	3.41		[b] 8.28

FAMILY NO. 13.

FIRST WEEK (September, 1905).								
Bread and breadstuffs:								
Bread	$0.15	$0.05	$0.15	$0.08	$0.15	$0.25		$0.83
Buns				.10				.10
Meats:								
Meat			.20		.10	.18		.48
Vegetables and fruits:								
Apples						.10		.10
Beans		.10		.10				.20
Onions						.07		.07
Pears						.15		.15
Tomatoes, fresh						.10		.10
Milk, butter, and cheese:								
Butter		.15						.15
Milk, fresh	.08	.08		.08	.08	.06	$0.08	.46
Groceries, etc.:								
Cakes	.05							.05
Catchup						.05		.05
Coffee				.16				.16
Jelly					.05			.05
Pies		.05		.10			.15	.30
Sugar						.56		.56
Tea	.15							.15
Clothing:								
Cap						.25		.25
Clothing (installment)								.50
Overalls						.25		.25
Furniture and utensils:								
Lamp, burner, and wick					.10			.10
Sewing machine (installment)								.75
Rent	10.00							10.00
Insurance (4 policies)			.50					.50
Miscellaneous:								
Carpet staples					.05			.05
Ice						.05		.05
Machine needles				.05				.05
Moving			2.50					2.50
Payment of debt ([c])						[c] 5.00		[c] 5.00
Postage stamps					.04			.04
Vaseline				.05				.05
Total	10.43	.43	3.35	.72	.57	[d] 7.07	.23	[d] 24.05
SECOND WEEK (October, 1905).								
Bread and breadstuffs:								
Bread	.15	.10	.20	.20	.15	.05	.20	1.05
Flour				.20				.20
Meats:								
Bologna	.05							.05
Codfish			.05				.05	.10
Meat			.22				.05	.27
Sausage	.13							.13

[a] Not shown under any day because day of payment was not specified in original family accounts.
[b] This amount exceeds the sum of the daily totals shown, for the reason given in note [a].
[c] For goods not bought during the period.
[d] Including $5, payment of debt for goods not bought during the period.

DAILY EXPENDITURES IN DETAIL OF 19 FAMILIES FOR FIVE SPECIFIED WEEKS—Continued.

FAMILY NO. 13—Continued.

Articles bought.	Monday.	Tuesday.	Wednesday.	Thursday.	Friday.	Saturday.	Sunday.	Total for week.
SECOND WEEK (October, 1905)—Concluded.								
Vegetables and fruits:								
Beans						$0.10		$0.10
Tomatoes, fresh			$0.10					.10
Milk, butter, and cheese:								
Butter		$0.15			$0.15			.30
Milk, fresh	$0.08	.08	.08	$0.08	.08	.08	$0.08	.56
Groceries, etc.:								
Lard			.10					.10
Pies		.10				.15		.25
Sirup			.10					.10
Tea				.20				.20
Clothing:								
Clothing (installment)				1.00				1.00
Cotton thread		.05						.05
Drilling	.30							.30
Hairpins		.05						.05
Shoe repairing				.50				.50
Stockings				.30				.30
Fuel and lighting:								
Kerosene				.10				.10
Furniture and utensils:								
Sewing machine (installment)								[a] .75
Insuranee (4 policies)			.35					.35
Miscellaneous:								
Bicycle tape					.05			.05
Car fare				.10				.10
Ice							.05	.05
Lime							.10	.10
Insect powder							.10	.10
Soap			.05					.05
Starch	.05							.05
Thimble					.02			.02
Total	.76	.53	1.25	2.68	.45	.38	.63	[b] 7.43
THIRD WEEK (October, 1905).								
Bread and breadstuffs:								
Bread	.15	.20	.10	.15	.20	.20	.05	1.05
Buns		.10						.10
Meats:								
Pork chops						.16		.16
Sausage						.13		.13
Shoulder						.48		.48
Vegetables and fruits:								
Beans, canned			.20			.10		.30
Cabbage						.07		.07
Onions						.05		.05
Milk, butter, and cheese:								
Butter	.15	.15						.30
Milk, fresh	.08	.08	.08	.08	.10	.04	.04	.50
Groeeries, etc.:								
Cakes						.10		.10
Coffee			.16			.16		.32
Oatmeal	.10							.10
Payment of debt ([c])						[c] 5.00		[c] 5.00
Pies				.15	.15			.30
Sirup					.10			.10
Sugar						.30		.30
Tea						.20		.20
Clothing (installment)								[a] .50
Fuel and lighting:								
Coal				.30				.30
Kerosene					.12			.12
Wood				.10				.10
Furniture and utensils:								
Sewing machine (installment)								[a] .75
Insurance (4 policies)								[a] .35

[a] Not shown under any day because day of payment was not specified in original family accounts.
[b] This amount exceeds the sum of the daily totals shown, for the reason given in note [a].
[c] For groceries not bought during the period.

DAILY EXPENDITURES IN DETAIL OF 19 FAMILIES FOR FIVE SPECIFIED WEEKS—Continued.

FAMILY NO. 13—Continued.

Articles bought.	Monday.	Tuesday.	Wednesday.	Thursday.	Friday.	Saturday.	Sunday.	Total for week.
THIRD WEEK (October, 1905)—Concluded.								
Miscellaneous:								
Car fare		$0.25	$0.25				$0.25	$0.75
Pearline							.05	.05
Soap	$0.05					$0.15		.20
Total	.53	.78	.79	$0.78	$0.67	[a] 7.14	.39	[a b] 12.68
FOURTH WEEK (January, 1906).								
Bread and breadstuffs:								
Bread	.10	.20		.10	.05	.25		.70
Crackers					.05			.05
Meats:								
Beefsteak					.12			.12
Fish				.25				.25
Meat		.15						.15
Shoulder				.40				.40
Vegetables and fruits:								
Oranges				.15				.15
Tomatoes, canned		.10						.10
Milk, butter, and cheese:								
Butter		.15		.38				.53
Cheese	.10							.10
Milk, condensed				.32				.32
Milk, fresh					.08			.08
Groceries, etc.:								
Coffee					.28			.28
Pies		.10				.15		.25
Sirup		.10						.10
Sugar				.46				.46
Tea					.20			.20
Clothing:								
Apron goods				.36				.36
Clothing (installment)								[c] .50
Cotton thread					.30			.30
Dress goods				1.17				1.17
Ribbon				.15				.15
Shoe repairing						.35		.35
Underwear				.92				.92
Fuel and lighting:								
Coal				.40				.40
Kerosene	.06							.06
Wood				.25				.25
Furniture and utensils:								
Sewing machine (installment)								[c] .75
Rent	8.50							8.50
Insurance (4 policies)					.25			.25
Miscellaneous:								
Car fare				.25	.25	.25		.75
Moving	3.00							3.00
Soap				.30				.30
Total	11.76	.80		5.86	1.58	1.00		[d] 22.25
FIFTH WEEK (January, 1906).								
Bread and breadstuffs:								
Bread	.15	.15	.20	.20	.15	.15	.10	1.10
Crackers		.05			.05	.10		.20
Meats:								
Beef tongue				.15				.15
Ham, potted		.05			.10			.15
Pigs' feet				.15				.15
Pork chops						.15		.15
Roast beef						.45		.45
Vegetables and fruits:								
Beans	.05			.10				.15
Beans, canned					.10			.10
Onions		.05						.05
Potatoes		.08						.08
Sweet potatoes						.08		.08
Tomatoes, canned						.10		.10

[a] Including $5, payment of debt for groceries not bought during the period.
[b] This amount exceeds the sum of the daily totals shown, for the reason given in note [a], p. 673.
[c] Not shown under any day because day of payment was not specified in original family accounts.
[d] This amount exceeds the sum of the daily totals shown, for the reason given in note [c].

DAILY EXPENDITURES IN DETAIL OF 19 FAMILIES FOR FIVE SPECIFIED WEEKS—Continued.

FAMILY NO. 13—Concluded.

Articles bought.	Monday.	Tuesday.	Wednesday.	Thursday.	Friday.	Saturday.	Sunday.	Total for week.
FIFTH WEEK (January, 1906)—Concluded.								
Milk, butter, and cheese:								
Butter	$0.30		$0.15	$0.15				$0.60
Cheese						$0.09		.09
Milk, condensed		$0.20		.20				.40
Milk, fresh		.04				.04	$0.08	.16
Groceries, etc.:								
Cakes						.08		.08
Coffee		.16						.16
Eggs	.28		.28			.11		.67
Lard						.10		.10
Macaroni						.06		.06
Pie	.10							.10
Sugar						.27		.27
Clothing (installment)								[a] .50
Fuel and lighting:								
Coal					$0.28	.30		.58
Kerosene						.11		.11
Furniture and utensils:								
Sewing machine (installment)								[a] .75
Insurance (4 policies)								[a] .35
Miscellaneous:								
Car fare		.25				.25		.50
Lampwick		.02						.02
Listerine	.10							.10
Paregoric		.05						.05
Starch			.05					.05
Stove polish					.05			.05
Total	.98	1.10	.68	.95	.73	2.44	.18	[b] 8.66

FAMILY NO. 14.

FIRST WEEK (September, 1905).								
Bread and breadstuffs:								
Bread	$0.15	$0.15	$0.15	$0.20	$0.10	$0.15	$0.10	$1.00
Meats:								
Bologna	.10	.10	.07			.05	.05	.37
Head-cheese					.13			.13
Lamb						.15		.15
Meat			.05	.10		.10		.25
Middlings					.05			.05
Pudding					.05	.10		.15
Salmon	.10			.10			.10	.30
Sardines		.05			.05			.10
Sausage			.10			.10		.20
Shoulder						.25		.25
Soup bone		.10						.10
Vegetables and fruits:								
Bananas		.05						.05
Beans				.10		.10		.20
Cabbage		.08			.07			.15
Grapes						.15		.15
Onions		.02						.02
Potatoes		.05			.05			.10
Tomatoes, fresh	.05					.08		.13
Milk, butter, and cheese:								
Butter	.05		.05	.05		.05	.05	.25
Milk, fresh				.05		.02		.07
Groceries, etc.:								
Coffee				.05				.05
Noodles		.05						.05
Pie				.05				.05
Rice		.03						.03
Sirup	.10							.10
Sugar	.06	.06	.06		.06	.06	.06	.36
Tea	.05				.05		.05	.15
Clothing:								
Dry goods		.25			.49			.74

[a] Not shown under any day because day of payment was not specified in original family accounts.
[b] This amount exceeds the sum of the daily totals shown, for the reason given in note [a].

DAILY EXPENDITURES IN DETAIL OF 19 FAMILIES FOR FIVE SPECIFIED WEEKS—Continued.

FAMILY NO. 14—Continued.

Articles bought.	Monday.	Tuesday.	Wednesday.	Thursday.	Friday.	Saturday.	Sunday.	Total for week.
FIRST WEEK (September, 1905)—Concluded.								
Fuel and lighting:								
Kerosene				$0.06				$0.06
Furniture and utensils:								
Stove (installment)								[a] .25
Insurance (2 policies)		$0.05						.05
Miscellaneous:								
Car fare		.10						.10
Hair cut					$0.15			.15
Soap			$0.03					.03
Tobacco		.05		.05		$0.05		.15
Total	$0.66	1.19	.51	.81	1.25	1.41	$0.41	[b] 6.49
SECOND WEEK (October, 1905).								
Bread and breadstuffs:								
Bread		.15	.15	.10	.10	.20	.10	.80
Crackers						.05		.05
Meats:								
Bologna			.17		.05			.22
Head-cheese					.10	.15	.10	.35
Kidneys						.08		.08
Meat				.14				.14
Pork		.07		.10				.17
Pork pudding						.10		.10
Shoulder	.15				.12			.27
Soup meat		.10				.15		.25
Vegetables and fruits:								
Beans				.10				.10
Cabbage	.07			.07				.14
Onions		.01						.01
Pears			.05					.05
Potatoes	.08				.05			.13
Tomatoes, fresh		.08		.07		.08		.23
Milk, butter, and cheese:								
Butter		.05	.05				.05	.15
Groceries, etc.:								
Cake						.05		.05
Coffee						.05		.05
Ginger							.02	.02
Rice		.03						.03
Sugar		.06		.06	.06	.06	.24	.48
Tea					.05			.05
Clothing:								
Dry goods		.15						.15
Fuel and lighting:								
Kerosene					.06			.06
Matches				.01				.01
Furniture and utensils:								
Stove (installment)								[a] .25
Rent					7.30			7.30
Insurance (2 policies)								[a] .10
Miscellaneous:								
Car fare		.10				.10	.05	.25
Tobacco						.05		.05
Total	.30	.80	.42	.65	7.89	1.12	.56	[b] 12.09
THIRD WEEK (October, 1905).								
Bread and breadstuffs:								
Bread	.05	.15	.15	.15	.20	.15		.85
Crackers						.05		.05
Meats:								
Bologna				.07			.05	.12
Head-cheese		.13				.05		.18
Pork					.10			.10
Pudding		.10						.10
Sausage	.12		.10	.05		.23		.50
Shoulder		.10	.20				.24	.54
Soup meat					.18			.18
Stew beef				.11				.11

[a] Not shown under any day because day of payment was not specified in original family accounts.
[b] This amount exceeds the sum of the daily totals shown, for the reason given in note [a].

DAILY EXPENDITURES IN DETAIL OF 19 FAMILIES FOR FIVE SPECIFIED WEEKS—Continued.

FAMILY NO. 14—Continued.

Articles bought.	Monday.	Tuesday.	Wednesday.	Thursday.	Friday.	Saturday.	Sunday.	Total for week.
THIRD WEEK (October, 1905)—Concluded.								
Vegetables and fruits:								
Beans				$0.10				$0.10
Cabbage			$0.08			$0.10		.18
Onions					$0.01			.01
Potatoes			.05					.05
Tomatoes, fresh					.05	.05		.10
Milk, butter, and cheese:								
Butter		$0.05		.05		.05		.15
Cheese					.05			.05
Milk, fresh			.02			.02	$0.02	.06
Groceries, etc.:								
Catchup	$0.10							.10
Coffee						.05		.05
Sugar		.06		.06	.06	.06		.24
Tea			.05					.05
Clothing:								
Cotton		.05						.05
Dry goods				.20				.20
Shoes			1.00					1.00
Silk thread		.05						.05
Fuel and lighting:								
Kerosene			.06					.06
Matches		.01			.01			.02
Furniture and utensils:								
Stove (installment)								[a] .25
Insurance (2 policies)		.10						.10
Miscellaneous:								
Car fare		.10		.15				.25
Glasses		.25						.25
Tobacco		.05						.05
Total	.27	1.20	1.71	.94	.66	.81	.31	[b] 6.15
FOURTH WEEK (January, 1906).								
Bread and breadstuffs:								
Bread	.15	.10	.20	.15	.15	.25		1.00
Meats:								
Chipped beef	.05							.05
Head-cheese	.05			.10				.15
Lamb		.20						.20
Pork pudding	.23		.05	.13	.23			.64
Sausage		.10				.13	.10	.33
Shoulder			.20				.20	.40
Soup meat						.20		.20
Vegetables and fruits:								
Beans						.10		.10
Cabbage			.08			.08		.16
Onions	.01							.01
Potatoes			.05			.08		.13
Turnips			.05					.05
Milk, butter, and cheese:								
Butter	.05	.05	.08		.08		.08	.34
Milk, fresh	.02							.02
Groceries, etc.:								
Candy							.05	.05
Hominy	.08			.08				.16
Lard				.03				.03
Oatmeal						.10		.10
Sirup				.10				.10
Sugar	.06	.06	.06	.06	.06		.06	.36
Tea		.05						.05
Clothing:								
Dry goods		.78				.42		1.20
Fuel and lighting:								
Kerosene			.06		.06			.12
Matches				.01				.01
Furniture and utensils:								
Clothespins				.05				.05
Stove (installment)								[a] .25
Insurance (2 policies)								[a] .10

[a] Not shown under any day because day of payment was not specified in original family accounts.
[b] This amount exceeds the sum of the daily totals shown, for the reason given in note [a].

DAILY EXPENDITURES IN DETAIL OF 19 FAMILIES FOR FIVE SPECIFIED WEEKS—Continued.

FAMILY NO. 14—Concluded.

Articles bought.	Monday.	Tuesday.	Wednesday.	Thursday.	Friday.	Saturday.	Sunday.	Total for week.
FOURTH WEEK (January, 1906)—Concluded.								
Miscellaneous:								
Newspapers	$0.01	$0.01	$0.01	$0.01	$0.01	$0.01	$0.05	$0.11
Soap				.04				.04
Tobacco	.05		.10		.05			.20
Total	.76	1.35	.94	.76	.64	1.37	.54	[a] 6.71
FIFTH WEEK (January, 1906).								
Bread and breadstuffs:								
Bread	.15	.20	.15	.15	.05	.20		.90
Flour		.05						.05
Meats:								
Bologna	.10		.15	.13	.13			.51
Ham	.15							.15
Pork		.10				.13		.23
Pork pudding			.10			.10		.20
Sardines					.10			.10
Soup meat				.10			.12	.22
Stew beef		.12						.12
Tripe							.10	.10
Vegetables and fruits:								
Beans						.10		.10
Cabbage	.12							.12
Potatoes	.08							.08
Tomatoes, canned				.10				.10
Milk, butter, and cheese:								
Butter	.08	.08	.08	.08	.08	.08		.48
Milk, fresh	.04						.04	.08
Groceries, etc.:								
Cake						.02		.02
Candy			.01					.01
Coffee							.05	.05
Hominy			.08		.08			.16
Lard					.04			.04
Pepper				.02				.02
Sugar	.06	.06			.06	.06	.06	.30
Tea			.05		.05			.10
Clothing:								
Dry goods		.40			.40			.80
Shoes					1.19			1.19
Fuel and lighting:								
Kerosene			.06					.06
Furniture and utensils:								
Stove (installment)								[b] .25
Insurance (2 policies)			.10					.10
Miscellaneous:								
Newspapers	.01	.01	.01	.01	.01		.05	.10
Soap				.03				.03
Tobacco	.05		.10	.05		.05		.25
Washing soda				.02				.02
Total	.84	1.02	.89	.69	2.19	.74	.42	[c] 7.04

FAMILY NO. 15.

FIRST WEEK (October, 1905).								
Bread and breadstuffs:								
Bread		$0.10	$0.10	$0.15	$0.15	$0.15	$0.10	$0.75
Meats:								
Beef		.30						.30
Beefsteak				.25				.25
Bologna		.05						.05
Meat		.30						.30
Pork						.25		.25
Shoulder					.50			.50
Vegetables and fruits:								
Beans		.05			.10		.10	.25
Grapes						.15		.15

[a] This amount exceeds the sum of the daily totals shown, for the reason given in note [a], p. 677.
[b] Not shown under any day because day of payment was not specified in original family accounts.
[c] This amount exceeds the sum of the daily totals shown, for the reason given in note [b].

DAILY EXPENDITURES IN DETAIL OF 19 FAMILIES FOR FIVE SPECIFIED WEEKS—Continued.

FAMILY NO. 15—Continued.

Articles bought.	Monday.	Tuesday.	Wednesday.	Thursday.	Friday.	Saturday.	Sunday.	Total for week.
FIRST WEEK (October, 1905)—Concluded.								
Vegetables and fruits—Concluded.								
Potatoes						$0.10		$0.10
Sweet potatoes		$0.10						.10
Tomatoes, canned		.10						.10
Milk, butter, and cheese:								
Butter						.56		.56
Milk			$0.25					.25
Milk, fresh		.03						.03
Groceries, etc.:								
Coffee						.15		.15
Pickles							$0.05	.05
Sugar						.20		.20
Tea						.15		.15
Clothing:								
Gown	$0.50							.50
Hat	.50							.50
Stockings				$0.20				.20
Fuel and lighting:								
Coke						.10		.10
Furniture and utensils:								
Bedspread (installment)								[a] .25
Blankets (installment)								[a] .50
Sewing machine (installment)	.50							.50
Tub			.10					.10
Insurance (7 policies)		.50						.50
Miscellaneous:								
Doctor		1.00				1.00		2.00
Errand				.01				.01
Gold Dust						.12		.12
Hair cut	.25							.25
Medicine	.40				$0.35			.75
Soap						.25		.25
Telephone message	.05							.05
Total	2.20	2.53	.45	.61	1.10	3.18	.25	[b] 11.07
SECOND WEEK (October, 1905).								
Bread and breadstuffs:								
Bread	.10	.15	.15	.10	.10	.10	.10	.80
Buns			.05					.05
Flour							.12	.12
Meats:								
Beefsteak						.18		.18
Meat		.20			.25			.45
Pork			.23			.15		.38
Sausage		.10		.15				.25
Vegetables and fruits:								
Apples		.15						.15
Beans			.10			.05		.15
Onions		.05						.05
Pears						.08		.08
Potatoes		.10				.10		.20
Sweet potatoes						.10		.10
Turnips						.05		.05
Milk, butter, and cheese:								
Butter						.28		.28
Milk						.25		.25
Groceries, etc.:								
Candy						.05		.05
Coffee						.15		.15
Pie				.13				.13
Yesat powder							.05	.05
Clothing:								
Shoes	1.75							1.75
Fuel and lighting:								
Coke				.20	.10			.30
Kerosene				.05		.06		.11
Wood					.50			.50
Furniture and utensils:								
Bedspread (installment)	.25							.25
Blankets (installment)			.50					.50
Sewing machine (installment)								[a] .50

[a] Not shown under any day because day of payment was not specified in original family accounts.
[b] This amount exceeds the sum of the daily totals shown, for the reason given in note [a].

DAILY EXPENDITURES IN DETAIL OF 19 FAMILIES FOR FIVE SPECIFIED WEEKS—Continued.

FAMILY NO. 15—Continued.

Articles bought.	Monday.	Tuesday.	Wednesday.	Thursday.	Friday.	Saturday.	Sunday.	Total for week.
SECOND WEEK (October, 1905)—Concluded.								
Rent				$2.00				$2.00
Insurance (7 policies)								[a] .50
Miscellaneous:								
Payment on loan		$6.35						6.35
Soap						$0.20		.20
Total	$2.10	[b] 7.10	$1.03	2.63	$0.95	1.80	$0.27	[b c] 16.88
THIRD WEEK (October, 1905).								
Bread and breadstuffs:								
Bread	.05			.10	.10	.15	.10	.50
Buckwheat						.10		.10
Flour						.43		.43
Meats:								
Pork						.48		.48
Sausage						.17		.17
Shoulder				.15				.15
Soup bone					.10			.10
Vegetables and fruits:								
Beans					.10	.15		.25
Black-eyed peas						.17		.17
Pears						.10		.10
Potatoes						.13		.13
Sweet potatoes						.10		.10
Turnips						.05		.05
Milk, butter, and cheese:								
Butter					.14	.28		.42
Groceries, etc.:								
Cakes	.05							.05
Coffee					.08	.15		.23
Eggs						.29		.29
Lard						.15		.15
Maple sirup						.08		.08
Sugar						.25		.25
Yeast						.02		.02
Clothing:								
Canton flannel						.25		.25
Dresses for children						1.35		1.35
Fuel and lighting:								
Coal	.40							.40
Furniture and utensils:								
Bedspread (installment)								[a] .25
Blankets (installment)								[a] .50
Sewing machine (installment)	.50							.50
Insurance (7 policies)		.50						.50
Miscellaneous:								
Newspaper	.01							.01
Total	1.01	.50		.25	.52	4.85	.10	[c] 7.98
FOURTH WEEK (January, 1906).								
Bread and breadstuffs:								
Bread	.10	.18	.15			.10		.53
Flour						.20		.20
Meats:								
Beef						.24		.24
Meat		.10						.10
Middling			.10					.10
Pork						.11		.11
Sausage			.10					.10
Vegetables and fruits:								
Potatoes			.15			.15		.30
Milk, butter, and cheese:								
Butter		.15				.30		.45
Milk		.25						.25
Groceries, etc.:								
Candy						.05		.05
Catchup						.05		.05
Coffee						.15		.15

[a] Not shown under any day because day of payment was not specified in original family accounts.
[b] Including $6.35, payment on loan.
[c] This amount exceeds the sum of the daily totals shown, for the reason given in note [a].

DAILY EXPENDITURES IN DETAIL OF 19 FAMILIES FOR FIVE SPECIFIED WEEKS—Continued.

FAMILY NO. 15—Concluded.

Articles bought.	Monday.	Tuesday.	Wednesday.	Thursday.	Friday.	Saturday.	Sunday.	Total for week.
FOURTH WEEK (January, 1906)—Concluded.								
Groceries, etc.—Concluded.								
Lard						$0.13		$0.13
Molasses	$0.10							.10
Pie	.10					.10		.20
Sage		$0.05						.05
Sugar						.16		.16
Clothing:								
Stockings	.10							.10
Fuel and lighting:								
Coke	.20	.10	$0.10	$0.10	$0.10			.60
Kerosene	.06							.06
Furniture and utensils:								
Bedspread (installment)								[a] .25
Blankets (installment)								[a] .50
Sewing machine (installment)	.50							.50
Insurance (7 policies)		.50						.50
Miscellaneous:								
Gold Dust						.11		.11
Soap						.10		.10
Talcum powder						.10		.10
Total	1.16	1.33	.60	.10	.10	2.05		[b] 6.09
FIFTH WEEK (January, 1906).								
Bread and breadstuffs:								
Bread	.10	.10	.05	.10				.35
Meats:								
Meat						.20		.20
Middlings		.10						.10
Soup bone					.10			.10
Vegetables and fruits:								
Beans		.10			.10			.20
Onions						.05		.05
Potatoes						.15		.15
Milk, butter, and cheese:								
Milk			.10					.10
Groceries, etc.:								
Candy							$0.03	.03
Coffee						.16		.16
Lard							.07	.07
Pie		.05					.18	.23
Fuel and lighting:								
Coke		.10		.10				.20
Kerosene	.06				.06			.12
Furniture and utensils:								
Bedspread (installment)	.25							.25
Blankets (installment)		.50						.50
Lamp chimney	.06							.06
Sewing machine (installment)	.50							.50
Insurance (7 policies)								[a] .50
Miscellaneous:								
Safety pins					.02			.02
Tobacco							.05	.05
Total	.97	.95	.15	.20	.28	.56	.33	[c] 3.94

FAMILY NO. 16.

FIRST WEEK (October, 1905).								
Bread and breadstuffs:								
Bread	$0.03	$0.10	$0.20	$0.30	$0.05		$0.25	$0.93
Buns	.05	.05	.05		.05			.20
Meats:								
Bologna				.10		$0.10		.20
Fatback						.05		.05
Pork pudding						.13		.13
Shoulder						.67		.67
Stew beef			.15		.15			.30

[a] Not shown under any day because day of payment was not specified in original family accounts.
[b] This amount exceeds the sum of the daily totals shown, for the reason given in note [a].
[c] This amount exceeds the sum of the daily totals shown, for the reason given in note [a]. In this week a donation of food was received by the family.

DAILY EXPENDITURES IN DETAIL OF 19 FAMILIES FOR FIVE SPECIFIED WEEKS—Continued.

FAMILY NO. 16—Continued.

Articles bought.	Monday.	Tuesday.	Wednesday.	Thursday.	Friday.	Saturday.	Sunday.	Total for week.
FIRST WEEK (October, 1905)—Concluded.								
Vegetables and fruits:								
Apples				$0.10				$0.10
Beans						$0.10		.10
Kale		$0.15						.15
Onions						.10		.10
Potatoes		.20		.10		.23		.53
Spinach						.10		.10
Sweet potatoes				.15				.15
Tomatoes, fresh				.10		.15		.25
Turnips		.15						.15
Milk, butter, and cheese:								
Butter				.10		.13		.23
Milk, fresh		.02	$0.04	.04		.02	$0.02	.14
Groceries, etc.:								
Catchup							.10	.10
Coffee				.25		.15		.40
Eggs		.13	.08		$0.07			.28
Lard					.05	.10		.15
Mustard (glass)			.10					.10
Noodles					.10			.10
Pepper						.05		.05
Preserves						.05		.05
Sugar						.11		.11
Clothing:								
Shoes						1.50		1.50
Stockings						.25		.25
Fuel and lighting:								
Gasoline						.50		.50
Kerosene	$0.03						.02	.05
Furniture and utensils:								
Picture (installment)				.25				.25
Rugs (installment)								[a] .25
Stove (installment)								[a] .50
Rent	3.50							3.50
Insurance (6 policies)	.51							.51
Miscellaneous:								
Medicine							.20	.20
Salve							.05	.05
Soapine			.05					.05
Total	4.12	.80	.67	1.49	.47	4.49	.64	[b] 13.43
SECOND WEEK (October, 1905).								
Bread and breadstuffs:								
Bread		.25		.25		.25		.75
Buns	.05	.05	.10		.10			.30
Rye bread						.10		.10
Meats:								
Bacon				.15				.15
Pork pudding						.18		.18
Roast beef						.40		.40
Shoulder						.55		.55
Vegetables and fruits:								
Beans			.10					.10
Kale	.10							.10
Potatoes						.25		.25
Sweet potatoes						.15		.15
Turnips						.15		.15
Milk, butter, and cheese:								
Butter						.13		.13
Cream, condensed							.05	.05
Milk, fresh	.02		.02		.04			.08
Schweitzer cheese						.10		.10
Groceries, etc.:								
Coffee						.15		.15
Eggs					.05	.13		.18
Lard						.10		.10
Noodles					.05			.05
Pickles						.05		.05
Rice							.05	.05
Sugar						.11		.11

[a] Not shown under any day because day of payment was not specified in original family accounts.
[b] This amount exceeds the sum of the daily totals shown, for the reason given in note [a].

DAILY EXPENDITURES IN DETAIL OF 19 FAMILIES FOR FIVE SPECIFIED WEEKS—Continued.

FAMILY NO. 16—Continued.

Articles bought.	Monday.	Tuesday.	Wednesday.	Thursday.	Friday.	Saturday.	Sunday.	Total for week.
SECOND WEEK (October, 1905)—Concluded.								
Clothing:								
Cotton thread		$0.05						$0.05
Shoes						$1.25		1.25
Fuel and lighting:								
Coke	$0.10	.10	$0.10	$0.10				.40
Kerosene			.04				$0.04	.08
Matches					$0.02			.02
Wood (bundle)	.03							.03
Furniture and utensils:								
Lamp chimney					.08			.08
Rugs (installment)								[a] .25
Stove (installment)								[a] .50
Insurance (6 policies)	1.21							1.21
Miscellaneous:								
Church contribution	.25							.25
Newspaper		.10						.10
Payment on loan	3.45							3.45
Soap					.10			.10
Washing soda					.02			.02
Total	[b] 5.21	.55	.36	.50	.46	4.05	.14	[b] [c] 12.02
THIRD WEEK (October, 1905).								
Bread and breadstuffs:								
Bread		.10	.25	.30	.05	.25		.95
Buns	.05	.05	.05		.10			.25
Corn meal					.05			.05
Crackers				.05				.05
Flour							.05	.05
Meats:								
Bacon, breakfast				.15				.15
Beefsteak						.25		.25
Bologna					.15			.15
Pork pudding						.13		.13
Shoulder						.65		.65
Shoulder, fresh						.43		.43
Vegetables and fruits:								
Apples		.15		.10				.25
Beans, string						.10		.10
Kraut						.15		.15
Onions						.10		.10
Potatoes		.25		.20		.20		.65
Spinach				.20				.20
Sweet potatoes		.15						.15
Milk, butter, and cheese:								
Butter				.15		.14		.29
Cheese						.05		.05
Milk, fresh		.02	.04		.06	.08	.02	.22
Groceries, etc.:								
Cakes	.05							.05
Coffee						.15		.15
Eggs			.05		.10		.15	.30
Lard						.15		.15
Sugar						.11		.11
Vinegar				.02				.02
Clothing:								
Caps						.45		.45
Cotton thread	.05							.05
Shoes						.50		.50
Stockings						.10		.10
Fuel and lighting:								
Coke	.10	.10	.20			.10	.10	.60
Kerosene		.04				.04		.08
Wood (bundle)					.03			.03
Furniture and utensils:								
Stove (installment)							.50	.50
Rent	4.00							4.00
Miscellaneous:								
Car fare			.50		.30			.80
Crosspieces							.80	.80

[a] Not shown under any day because day of payment was not specified in original family accounts.
[b] Including $3.45 paid on loan.
[c] This amount exceeds the sum of the daily totals shown, for the reason given in note [a].

DAILY EXPENDITURES IN DETAIL OF 19 FAMILIES FOR FIVE SPECIFIED WEEKS—Continued.

FAMILY NO. 16—Continued.

Articles bought.	Monday.	Tuesday.	Wednesday.	Thursday.	Friday.	Saturday.	Sunday.	Total for week.
THIRD WEEK (October, 1905)—Concluded.								
Miscellaneous—Concluded.								
Soap					$0.10			$0.10
Tablets						$0.10		.10
Union dues					.50			.50
Total	$4.25	$0.86	$1.09	$1.17	1.44	4.23	$1.62	14.66
FOURTH WEEK (January, 1906).								
Bread and breadstuffs:								
Bread	.15	.25	.10	.25		.35		1.10
Rye bread						.08		.08
Meats:								
Bologna	.10							.10
Pork chops				.15				.15
Round steak					.25	.29		.54
Sausage					.10			.10
Shoulder						.56		.56
Stew beef						.30		.30
Vegetables and fruits:								
Beans, navy				.10		.15		.25
Cabbage		.15						.15
Potatoes			.13	.30				.43
Turnips						.15		.15
Milk, butter, and cheese:								
Butter		.15			.15	.30		.60
Cheese						.10		.10
Milk, fresh	.04	.04	.08	.02	.04	.02	.03	.27
Groceries, etc.:								
Apple butter			.05		.05			.10
Coffee						.17		.17
Hominy						.07		.07
Lard						.10		.10
Noodles							.15	.15
Rice						.05		.05
Sugar						.13		.13
Yeast cake						.02		.02
Clothing:								
Calico						.60		.60
Clothing (installment)								a .50
Gingham						.76		.76
Overalls						.75		.75
Shoe repairing						.50		.50
Shoes (two pairs)						2.20		2.20
Shoe strings			.05					.05
Socks						.25		.25
Fuel and lighting:								
Coke	.10	.16						.26
Kerosene		.06						.06
Furniture and utensils:								
Picture (installment)				.25				.25
Rugs (installment)								a .25
Stove (installment)								a .50
Rent	4.00							4.00
Insurance (6 policies)			1.02					1.02
Miscellaneous:								
Laundry							.08	.08
Soap			.05		.05			.10
Soapine				.05				.05
Tobacco			.05		.05			.10
Union dues					.50			.50
Total	4.39	.81	1.53	1.12	1.19	7.90	.26	b 18.45
FIFTH WEEK (January, 1906).								
Bread and breadstuffs:								
Bread	.10		.10	.25		.25		.70
Buns		.05		.05	.05			.15
Rye bread						.10		.10

a Not shown under any day because day of payment was not specified in original family accounts.
b This amount exceeds the sum of the daily totals shown, for the reason given in note a.

DAILY EXPENDITURES IN DETAIL OF 19 FAMILIES FOR FIVE SPECIFIED WEEKS—Continued.

FAMILY NO. 16—Concluded.

Articles bought.	Monday.	Tuesday.	Wednesday.	Thursday.	Friday.	Saturday.	Sunday.	Total for week.
FIFTH WEEK (January, 1906)—Concluded.								
Meats:								
Pigs' feet						$0.10		$0.10
Pork chops		$0.24			$0.20			.44
Pork pudding						.20		.20
Round steak	$0.25					.39		.64
Shoulder						.54		.54
Stew beef						.50		.50
Vegetables and fruits:								
Beans, navy						.15		.15
Onions						.05		.05
Potatoes			$0.25					.25
Prunes						.14		.14
Milk, butter, and cheese:								
Butter		.15			.15	.25		.55
Cheese						.10		.10
Milk, fresh	.02	.04	.02	$0.04	.04			.16
Groceries, etc:								
Apple butter						.11		.11
Coffee						.17		.17
Eggs					.10			.10
Hominy						.18		.18
Lard			.12			.10		.22
Rice						.05		.05
Sirup		.10						.10
Clothing:								
Buttons						.10		.10
Calico		.39						.39
Clothing (installment)	.50							.50
Garters		.10						.10
Stockings						.30		.30
Suit of clothes						3.00		3.00
Fuel and lighting:								
Coke	.16			.16				.32
Kerosene			.06					.06
Matches						.05		.05
Wood (bundle)	.03							.03
Furniture and utensils:								
Furniture (installment)	.50							.50
Insurance (6 policies)	.86							.86
Miscellaneous:								
Composition books		.10						.10
Laundry						.08		.08
Soap			.10					.10
Soapine			.10					.10
Tobacco	.05							.05
Washing				.25				.25
Total	2.47	1.17	.75	.75	.54	6.91		12.59

FAMILY NO. 17.

FIRST WEEK (October, 1905).								
Bread and breadstuffs:								
Bread	$0.10	$0.10	$0.10	$0.05	$0.10	$0.05	$0.10	$0.60
Meats:								
Meat			.15		.08	.43		.66
Oysters							.30	.30
Vegetables and fruits:								
Apples						.08		.08
Beans					.05			.05
Corn						.10		.10
Pears		.10						.10
Potatoes					.05	.08		.13
Milk, butter, and cheese:								
Butter						.13		.13
Milk, condensed							.10	.10
Milk, fresh			.04	.04	.04	.04	.12	.28
Groceries, etc.:								
Coffee			.05			.15		.20
Lard					.05	.05		.10
Pickles		.02						.02

DAILY EXPENDITURES IN DETAIL OF 19 FAMILIES FOR FIVE SPECIFIED WEEKS—Continued.

FAMILY NO. 17—Continued.

Articles bought.	Monday.	Tuesday.	Wednesday.	Thursday.	Friday.	Saturday.	Sunday.	Total for week.
FIRST WEEK (October, 1905)—Concluded.								
Clothing:								
Overalls						$0.75		$0.75
Shirt for baby						.10		.10
Shoe strings						.05		.05
Fuel and lighting:								
Coke						.10		.10
Kerosene						.06		.06
Wood			$0.03	$0.03				.06
Furniture and utensils:								
Furniture (installment)						.50		.50
Rent						2.00		2.00
Insurance (3 policies)								[a] .20
Miscellaneous:								
Car fare		$0.25	.10					.35
Lamp wick						.01		.01
Newspaper							$0.05	.05
Newspaper subscription							.16	.16
Payment on loan						3.00		3.00
Soap						.15		.15
Tobacco							.05	.05
Total	$0.10	.47	.47	.12	$0.37	[b] 7.83	.88	[b] [c] 10.44
SECOND WEEK (October, 1905).								
Bread and breadstuffs:								
Bread	.05	.05	.10	.10	.10	.10	.05	.55
Meats:								
Beefsteak		.08						.08
Codfish				.05				.05
Ham, cooked			.15					.15
Meat	.13				.10			.23
Oysters (1 dozen)						.30		.30
Pork						.16		.16
Vegetables and fruits:								
Apples	.05							.05
Corn, canned						.10		.10
Onions						.01		.01
Pears	.10			.10				.20
Potatoes				.05		.05		.10
Milk, butter, and cheese:								
Butter					.15	.15		.30
Milk, fresh	.08	.08	.04				.12	.32
Groceries, etc.:								
Cake	.02							.02
Candy			.05					.05
Catchup						.05		.05
Coffee						.30		.30
Spaghetti		.05						.05
Sugar		.11				.06		.17
Clothing:								
Cap		.25						.25
Garters		.15						.15
Hat elastic		.02						.02
Jacket		.25						.25
Fuel and lighting:								
Coal	.30							.30
Coke						.20		.20
Kerosene				.02				.02
Matches				.02				.02
Wood	.10					.03		.13
Furniture and utensils:								
Coffee strainer	.05							.05
Furniture (installment)						.50		.50
Pitcher	.10							.10
Rug	.19							.19
Saucepan	.10							.10
Scrub brush	.05							.05
Spoons	.05							.05
Stove poker	.05							.05
Rent								[a] 2.00
Insurance (3 policies)								[a] .20

[a] Not shown under any day because day of payment was not specified in original family accounts.
[b] Including $3 paid on loan.
[c] This amount exceeds the sum of the daily totals shown, for the reason given in note [a].

DAILY EXPENDITURES IN DETAIL OF 19 FAMILIES FOR FIVE SPECIFIED WEEKS—Continued.

FAMILY NO. 17—Continued.

Articles bought.	Monday.	Tuesday.	Wednesday	Thursday.	Friday.	Saturday.	Sunday.	Total for week.
SECOND WEEK (October, 1905)—Concluded.								
Miscellaneous:								
Beer			$0.10	$0.05				$0.15
Car fare		$0.25	.10		$0.10			.45
Dog collar	$0.10							.10
Paregoric			.05					.05
Spirits niter			.10					.10
Starch	.05							.05
Sweet oil			.10					.10
Total	1.57	1.29	.79	.39	.45	$2.01	$0.17	[a] 8.87
THIRD WEEK (October, 1905).								
Bread and breadstuffs:								
Bread	.05	.05	.10	.05	.10	.05	.05	.45
Buns				.05		.05		.10
Meats:								
Beefsteak						.15		.15
Pork			.08					.08
Sausage				.13				.13
Stew beef					.08			.08
Vegetables and fruits:								
Apples						.15		.15
Beans, canned				.05				.05
Corn, canned						.10		.10
Potatoes			.08			.08		.16
Milk, butter and cheese:								
Butter		.09						.09
Milk, fresh	.08	.04	.08	.08	.08		.08	.44
Groceries, etc.:								
Coffee						.15		.15
Sugar							.11	.11
Clothing:								
Flannel	.15							.15
Gowns	.50							.50
Necktie		.15						.15
Shirt		.50						.50
Fuel and lighting:								
Coal				.30				.30
Coke					.10	.20		.30
Wood						.10		.10
Furniture and utensils:								
Furniture (installment)								[b] .50
Rent								[b] 2.00
Miscellaneous:								
Beer						.05		.05
Medicine	1.35						.55	1.90
Nipple							.10	.10
Nursing bottle							.10	.10
Total	2.13	.83	.34	.66	.36	1.08	.99	[c] 8.89
FOURTH WEEK (January, 1906).								
Bread and breadstuffs:								
Bread	.05	.05	.15	.10	.10	.10	.05	.60
Meats:								
Beef	.10							.10
Meat					.10			.10
Oysters (1 pint)							.15	.15
Pork				.14				.14
Scrapple		.08						.08
Milk, butter, and cheese:								
Butter		.08				.15		.23
Cheese						.10		.10
Milk, fresh	.04	.04	.04	.04	.04	.04	.04	.28
Groceries, etc.:								
Cake						.10		.10
Coffee						.10		.10
Horse-radish		.10						.10
Sugar		.06						.06

[a] This amount exceeds the sum of the daily totals shown, for the reason given in note [a], p. 686.
[b] Not shown under any day because day of payment was not specified in original family accounts.
[c] This amount exceeds the sum of the daily totals shown, for the reason given in note [b].

DAILY EXPENDITURES IN DETAIL OF 19 FAMILIES FOR FIVE SPECIFIED WEEKS—Continued.

FAMILY NO. 17—Concluded.

Articles bought.	Monday.	Tuesday.	Wednesday.	Thursday.	Friday.	Saturday.	Sunday.	Total for week.
FOURTH WEEK (January, 1906)—Concluded.								
Fuel and lighting:								
Coke			$0.10	$0.10	$0.10	$0.10	$0.10	$0.50
Wood			.03		.05	.03		.11
Furniture and utensils:								
Furniture (installment)								[a] .50
Lamp (installment)								[a] .25
Rent								[a] 2.00
Total	$0.19	$0.41	.32	.38	.39	.72	.34	[b] 5.50
FIFTH WEEK (January, 1906).								
Bread and breadstuffs:								
Bread	.10	.10	.10	.05	.10	.05	.05	.55
Meats:								
Beefsteak		.23						.23
Meat	.13							.13
Oysters (½ dozen)							.15	.15
Pork						.07		.07
Stew beef				.08				.08
Vegetables and fruits:								
Beans, canned	.10							.10
Corn, canned						.10		.10
Potatoes						.08		.08
Milk, butter, and cheese:								
Butter						.15		.15
Milk, fresh	.04	.04	.04	.04	.08	.04	.08	.36
Groceries, etc:								
Coffee		.25						.25
Eggs		.13						.13
Sugar		.11						.11
Clothing:								
Shoe repairing	1.00							1.00
Stockings	.10							.10
Fuel and lighting:								
Coal						.25		.25
Coke			.10	.10	.10	.10		.40
Kerosene	.06							.06
Wood			.03	.03	.03	.10		.19
Furniture and utensils:								
Furniture (installment)	.50							.50
Lamp (installment)	.25							.25
Rent								[a] 2.00
Miscellaneous:								
Car fare						.25		.25
Medicine						2.00		2.00
Payment of fine on loan	.35							.35
Payment on loan	2.90							2.90
Tobacco					.05			.05
Total	[c] 5.53	.86	.27	.30	.36	3.19	.28	[b c] 12.79

FAMILY NO. 18.

FIRST WEEK (October, 1905).								
Bread and breadstuffs:								
Bread	$0.07	$0.07	$0.07	$0.07	$0.07	$0.14		$0.49
Meats:								
Beef						.35		.35
Meat				.50				.50
Vegetables and fruits:								
Beans			.10					.10
Kale				.10				.10
Potatoes				.05		.10		.15
Tomatoes, fresh				.05				.05
Milk, butter, and cheese:								
Butter			.28			.14		.42
Milk, fresh	.09	.09	.09	.14	.09	.14	$0.09	.73

[a] Not shown under any day because day of payment was not specified in original family accounts.
[b] This amount exceeds the sum of the daily totals shown, for the reason given in note [a].
[c] Including $2.90 paid on loan and $0.35 fine on loan.

DAILY EXPENDITURES IN DETAIL OF 19 FAMILIES FOR FIVE SPECIFIED WEEKS—Continued.

FAMILY NO. 18—Continued.

Articles bought.	Monday.	Tuesday.	Wednesday.	Thursday.	Friday.	Saturday.	Sunday.	Total for week.
FIRST WEEK (October, 1905)—Concluded.								
Groceries, etc.:								
Baby food			$0.45		$0.45			$0.90
Coffee		$0.18						.18
Doughnuts				$0.05				.05
Lard		.05						.05
Sirup	$0.10			.10				.20
Sugar			.25		.25			.50
Tea			.15					.15
Clothing:								
Shoe repairing	.35		.40					.75
Fuel and lighting:								
Coal			.25			$0.25		.50
Gas						.25		.25
Matches						.05		.05
Furniture and utensils:								
Grate for stove	.25							.25
Rug (installment)				.25				.25
Insurance (6 policies)	1.14							1.14
Miscellaneous:								
Car fare		.25						.25
Ice	.05	.05	.05	.05	.05	.05		.30
Shave					.10			.10
Soap	.05							.05
Washing						1.50		1.50
Total	2.10	.69	2.09	1.36	1.01	2.97	$0.09	10.31
SECOND WEEK (October, 1905).								
Bread and breadstuffs:								
Bread	.07	.07	.07	.07	.07	.18		.53
Meats:								
Meat						.50		.50
Sausage						.10		.10
Milk, butter, and cheese:								
Milk, fresh	.09	.09	.09	.09	.04	.09	.09	.58
Groceries, etc.:								
Baby food	.45							.45
Coffee	.08	.18						.26
Doughnuts				.05				.05
Sirup	.10							.10
Sugar	.25							.25
Clothing:								
Necktie						.17		.17
Stockings						.10		.10
Fuel and lighting:								
Coal	.25							.25
Gas					.25			.25
Kerosene				.11				.11
Furniture and utensils:								
Rug (installment)								[a] .25
Insurance (6 policies)	1.02							1.02
Miscellaneous:								
Ice	.05			.05	.05	.05		.20
Medicine					.10			.10
Nipple						.05		.05
Polish						.10		.10
Washing		.25				.75		1.00
Washing soda	.01							.01
Total	2.37	.59	.16	.37	.51	2.09	.09	[b] 6.43
THIRD WEEK (November, 1905).								
Bread and breadstuffs:								
Bread	.07	.07	.07	.07	.12	.19		.59
Corn meal		.06						.06
Meats:								
Meat						.52		.52
Sausage						.12		.12
Vegetables and fruits:								
Potatoes				.05				.05
Milk, butter, and cheese:								
Milk, fresh	.09	.09	.09	.09	.09	.09	.09	.63

[a] Not shown under any day because day of payment was not specified in original family accounts.
[b] This amount exceeds the sum of the daily totals shown, for the reason given in note [a].

DAILY EXPENDITURES IN DETAIL OF 19 FAMILIES FOR FIVE SPECIFIED WEEKS—Continued.

FAMILY NO. 18—Continued.

Articles bought.	Monday.	Tuesday.	Wednesday.	Thursday.	Friday.	Saturday.	Sunday.	Total for week.
THIRD WEEK (November, 1905)—Concluded.								
Groceries, etc.:								
Baby food					$0.45			$0.45
Coffee		$0.18						.18
Sirup		.10			.10			.20
Soup, canned				$0.10				.10
Sugar						$0.25		.25
Fuel and lighting:								
Coal	$0.25			.25				.50
Gas			$0.25					.25
Furniture and utensils:								
Rug (installment)								[a] .25
Insurance (6 policies)	1.02							1.02
Miscellaneous:								
Car fare	.25							.25
Medicine		.10			.05			.15
Soap	.05							.05
Total	1.73	.60	.41	.56	.81	1.17	$0.09	[b] 5.62
FOURTH WEEK (January, 1906).								
Bread and breadstuffs:								
Bread	.07	.14	.07	.07	.07	.14		.56
Flour	.19							.19
Meats:								
Beef					.25			.25
Pudding					.15			.15
Milk, butter, and cheese:								
Butter					.25			.25
Milk, condensed						.50		.50
Groceries, etc.:								
Coffee	.08							.08
Doughnuts	.10							.10
Sirup					.10			.10
Sugar	.25							.25
Tea	.13							.13
Clothing:								
Braid	.05							.05
Cotton thread	.05					.05		.10
Dress goods for baby	.30							.30
Flannel	.25							.25
Stockings						.10		.10
Fuel and lighting:								
Coal			.25					.25
Coal and wood		.35			.30			.65
Gas	.25			.25				.50
Furniture and utensils:								
Furniture (installment)	.50							.50
Rug (installment)				.25				.25
Insurance (8 policies)	1.30							1.30
Miscellaneous:								
Medicine	.20	.60				.10		.90
Soap						.05		.05
Total	3.72	1.09	.32	.57	1.12	.94		7.76
FIFTH WEEK (January, 1906).								
Bread and breadstuffs:								
Bread		.07	.07	.07	.07	.19		.47
Flour	.19							.19
Meats:								
Bacon				.07				.07
Meat					.35			.35
Vegetables and fruits:								
Potatoes						.08		.08
Milk, butter, and cheese:								
Milk, condensed	.50			.50				1.00
Groceries, etc.:								
Coffee		.18						.18
Sirup	.10							.10
Sugar	.25							.25

[a] Not shown under any day because day of payment was not specified in original family accounts.
[b] This amount exceeds the sum of the daily totals shown, for the reason given in note [a].

DAILY EXPENDITURES IN DETAIL OF 19 FAMILIES FOR FIVE SPECIFIED WEEKS—Continued.

FAMILY NO. 18—Concluded.

Articles bought.	Monday.	Tuesday.	Wednesday.	Thursday.	Friday.	Saturday.	Sunday.	Total for week.
FIFTH WEEK (January, 1906)—Concluded.								
Clothing:								
Bonnet for baby	$0.25							$0.25
Clothing (installment)								[a] .50
Cotton thread		$0.05						.05
Shirt for baby				$0.10				.10
Shoe repairing	.50							.50
Shoes				.25				.25
Fuel and lighting:								
Coal		.25		.25				.50
Coal and wood						$0.35		.35
Gas						.25		.25
Furniture and utensils:								
Furniture (installment)								[a] .50
Rug (installment)				.25				.25
Insurance (8 policies)	1.04							1.04
Miscellaneous:								
Car fare		.25			$0.25			.50
Medicine		.05		.05			$0.25	.35
Nipple				.05			.05	.10
Soap				.05				.05
Washing			$0.60					.60
Total	2.83	.85	.67	1.64	.67	.87	.30	[b] 8.83

FAMILY NO. 19.

FIRST WEEK (October, 1905).								
Bread and breadstuffs:								
Bread		$0.10						$0.10
Flour			$0.40					.40
Meats:								
Fish					$0.25			.25
Ham						$1.05		1.05
Meat				$0.20		.15		.35
Shoulder						.67		.67
Vegetables and fruits:								
Beans					.10			.10
Cabbage		.07						.07
Pears						.13		.13
Potatoes						.13		.13
Spinach						.20		.20
Sweet potatoes						.13		.13
Groceries, etc.:								
Baking powder				.05				.05
Cake						.10		.10
Candy						.05		.05
Lard						.24		.24
Peanuts						.10		.10
Sugar						.25		.25
Tea						.25		.25
Yeast cake						.02		.02
Fuel and lighting:								
Coal	$1.95							1.95
Kerosene					.11			.11
Wood	.25							.25
Insurance (6 policies)		.35						.35
Miscellaneous:								
Bluing	.05							.05
Car fare					.10			.10
Lye	.05	.05						.10
Soap						.35		.35
Tobacco						.15		.15
Total	2.30	.57	.40	.25	.56	3.97		8.05
SECOND WEEK (October, 1905).								
Bread and breadstuffs:								
Bread			.05		.15			.20
Flour					.40			.40

[a] Not shown under any day because day of payment was not specified in original family accounts.
[b] This amount exceeds the sum of the daily totals shown, for the reason given in note [a].

DAILY EXPENDITURES IN DETAIL OF 19 FAMILIES FOR FIVE SPECIFIED WEEKS—Continued.

FAMILY NO. 19—Continued.

Articles bought.	Monday.	Tuesday.	Wednesday.	Thursday.	Friday.	Saturday.	Sunday.	Total for week.
SECOND WEEK (October, 1905)—Concluded.								
Meats:								
Meat			$0.10		$0.10			$0.20
Pork						$0.30		.30
Roast beef						.75		.75
Sardines					.15			.15
Shoulder						1.03		1.03
Vegetables and fruits:								
Cabbage		$0.08						.08
Kale						.20		.20
Onions						.10		.10
Pears						.13		.13
Potatoes				$0.13		.13		.26
Spurry					.10			.10
Sweet potatoes						.13		.13
Milk, butter, and cheese:								
Butter	$0.15							.15
Groceries, etc.:								
Baking powder				.05		.10		.15
Cake						.10		.10
Catchup						.10		.10
Lard						.24		.24
Peanuts						.10		.10
Pies						.35		.35
Sugar						.25		.25
Tea						.25		.25
Yeast cake						.02		.02
Clothing:								
Shirt	.50							.50
Fuel and lighting:								
Kerosene	.06			.03		.06		.15
Furniture and utensils:								
Lamp chimney				.12				.12
Insurance (6 policies)		.35						.35
Miscellaneous:								
Car fare			.25					.25
Church contribution							$0.12	.12
Lye	.05							.05
Pew rent, church							1.50	1.50
Soap						.10		.10
Tobacco						.15		.15
Umbrella			.50					.50
Total	.76	.43	.90	.33	.90	4.59	1.62	9.53
THIRD WEEK (November, 1905).								
Bread and breadstuffs:								
Bread			.05	.05	.10			.20
Flour			.40					.40
Meats:								
Ham						.30		.30
Heart						.25		.25
Meat					.15			.15
Mutton						.40		.40
Pork						.50		.50
Shoulder						.50		.50
Vegetables and fruits:								
Pears						.13		.13
Potatoes						.13		.13
Spinach						.20		.20
Sweet potatoes						.13		.13
Milk, butter, and cheese:								
Butter					.08	.13		.21
Milk, fresh					.08			.08
Groceries, etc.:								
Eggs					.05			.05
Sugar						.25		.25
Tea						.25		.25
Clothing:								
Stockings						.50		.50
Fuel and lighting:								
Coal						.30		.30
Kerosene		.06		.06	.06			.18
Wood						.25		.25
Insurance (6 policies)		.35						.35

DAILY EXPENDITURES IN DETAIL OF 19 FAMILIES FOR FIVE SPECIFIED WEEKS—Continued.

FAMILY NO. 19—Continued.

Articles bought.	Monday.	Tuesday.	Wednesday.	Thursday.	Friday.	Saturday.	Sunday.	Total for week.
THIRD WEEK (November, 1905)—Concluded.								
Miscellaneous:								
Basket						$0.30		$0.30
Bluing	$0.05	$0.05						.10
Car fare						.10		.10
Lye	.05							.05
Soap	.10							.10
Total	.20	.46	$0.45	$0.11	$0.52	4.62		6.36
FOURTH WEEK (January, 1906).								
Bread and breadstuffs:								
Flour								[a] .75
Meats:								
Beefsteak						.38		.38
Chickens						1.00		1.00
Fish				.10				.10
Mutton						.25		.25
Pork			.40					.40
Shoulder						1.10		1.10
Vegetables and fruits:								
Beans				.10				.10
Cabbage						.10		.10
Sweet potatoes						.15		.15
Milk, butter, and cheese:								
Butter					.09	.15		.24
Groceries, etc:								
Cakes						.10		.10
Candy						.05		.05
Lard						.30		.30
Sugar						.25		.25
Tea						.25		.22
Yeast cake						.02		.05
Yeast powder				.05		.10		.15
Clothing:								
Shoes (3 pairs)	5.00							5.00
Stockings						.25		.25
Fuel and lighting:								
Kerosene			.06		.10			.16
Insurance (6 policies)		.35						.35
Miscellaneous:								
Church contribution							$0.10	.10
Lye	.10							.10
Soap	.05							.05
Tobacco						.15		.15
Total	5.15	.35	.46	.25	.19	4.60	.10	[b] 11.85
FIFTH WEEK (February, 1906).								
Bread and breadstuffs:								
Corn meal			.15					.15
Flour			.30					.30
Meats:								
Beefsteak						.15		.15
Fish					.25			.25
Mutton chops						.24		.24
Pork chops						.19		.19
Roast pork						.57		.57
Shoulder						.77		.77
Vegetables and fruits:								
Cabbage		.08						.08
Potatoes						.12		.12
Sweet potatoes						.12		.12
Tomatoes, canned						.30		.30
Milk, butter, and cheese:								
Butter				.09		.15		.24
Cheese				.15				.15
Groceries, etc.:								
Cakes						.10		.10
Candy						.13		.13
Eggs						.20		.20
Lard						.24		.24

[a] Not shown under any day because day of payment was not specified in original family accounts.
[b] This amount exceeds the sum of the daily totals shown, for the reason given in note [a].

DAILY EXPENDITURES IN DETAIL OF 19 FAMILIES FOR FIVE SPECIFIED WEEKS—Concluded.

FAMILY NO. 19—Concluded.

Articles bought.	Monday.	Tuesday.	Wednesday.	Thursday.	Friday.	Saturday.	Sunday.	Total for week.
FIFTH WEEK (February, 1906)—Concluded.								
Groceries, etc.—Concluded.								
Rice						$0.10		$0.10
Salt						.05		.05
Sugar						.25		.25
Tea						.25		.25
Yeast powder			$0.10					.10
Clothing:								
Shoes	$1.75							1.75
Fuel and lighting:								
Kerosene		$0.06			$0.11			.17
Rent			10.00					10.00
Insurance (6 policies)		.60						.60
Miscellaneous:								
Bluing	.05							.05
Car fare	.10							.10
Lye	.05					.05		.10
Soap						.10		.10
Society dues	.25							.25
Tobacco					.05	.15		.20
Total	2.20	.74	10.55	$0.24	.41	4.23		18.37

SUMMARY OF WEEKLY EXPENDITURES OF 19 FAMILIES FOR FIVE SPECIFIED WEEKS, BY GROUPS OF ARTICLES BOUGHT.

Group of articles bought.	First week.	Second week.	Third week.	Fourth week.	Fifth week.	Total for five weeks.
FAMILY NO. 1.						
Bread and breadstuffs	$1.49	$1.40	$1.56	$2.45	$2.85	$9.75
Meats	.95	1.48	3.02	2.20	2.39	10.04
Vegetables and fruits	.70	.68	1.27	1.15	1.21	5.01
Milk, butter, and cheese	.70	.50	.72	.23	.35	2.50
Groceries	1.47	1.71	2.03	1.36	1.77	8.34
Clothing		.35	.20	.75		1.30
Fuel and lighting	.15	.14	.08	1.65	1.12	3.14
Furniture and utensils	.25	.20	.58	.85	1.70	3.58
Rent		8.50				8.50
Insurance	.50		1.50	1.80	1.25	5.05
Miscellaneous	.14	.70	.40	.45	.70	2.39
Total	6.35	15.66	11.36	12.89	13.34	59.60
FAMILY NO. 2.						
Bread and breadstuffs	.95	.90	.75	.74	.90	4.24
Meats	1.56	1.61	1.08	1.38	2.07	7.70
Vegetables and fruits	.94	.85	.68	.64	.49	3.60
Milk, butter, and cheese	1.05	1.20	.74	.74	.29	4.02
Groceries	1.50	1.30	.66	1.26	.32	5.04
Clothing	1.35	.50	.50	.50	.50	3.35
Fuel and lighting	.11		.11	.92	1.02	2.16
Furniture and utensils	1.00	1.50		1.00	1.00	4.50
Rent			[a] 2.00			[a] 2.00
Insurance	1.00	1.00	1.00	1.00	1.00	5.00
Miscellaneous	.10	.25	.10	.60	.21	1.26
Total	9.56	9.11	7.62	8.78	7.80	42.87
FAMILY NO. 3.						
Bread and breadstuffs	.95	1.68	1.35	1.17	1.25	6.40
Meats	3.57	1.95	2.50	.89	.44	9.35
Vegetables and fruits	.30	.52		.46	.15	1.43
Milk, butter, and cheese	1.02	1.20	.98	.25	.21	3.66

[a] Family occupies the second floor of a building and the wife is care taker of the first floor, which is used by a school; $2 per month, in addition to her work, paid for rent.

SUMMARY OF WEEKLY EXPENDITURES OF 19 FAMILIES FOR FIVE SPECIFIED WEEKS, BY GROUPS OF ARTICLES BOUGHT—Continued.

Group of articles bought.	First week.	Second week.	Third week.	Fourth week.	Fifth week.	Total for five weeks.
FAMILY NO. 3—concluded.						
Groceries	$0.93	$1.09	$0.56	[a] $5.79	$0.40	[a] $8.77
Clothing	1.65	.66	4.76	2.65	.....	9.72
Fuel and lighting	.15	.10	.05	.12	.12	.54
Furniture and utensils	.50	.64	1.83	.....	.50	3.47
Rent	5.00	.....	.....	.....	5.00	10.00
Insurance	1.00	1.00	1.00	.....	.50	3.50
Miscellaneous	1.65	.90	1.36	.36	[b] 6.00	[b] 10.27
Total	16.72	9.74	14.39	[a] 11.69	[b] 14.57	[c] 67.11
FAMILY NO. 4.						
Bread and breadstuffs	.67	.82	.88	.63	.89	3.89
Meats	1.10	1.08	.96	.30	.87	4.31
Vegetables and fruits	1.37	.78	1.03	.58	.53	4.29
Milk, butter, and cheese	.66	.51	.77	.89	.71	3.54
Groceries	.87	.15	.65	.90	.71	3.28
Clothing	.....	.....	.....	2.05	.50	2.55
Fuel and lighting	.30	.23	.29	.60	.62	2.04
Furniture and utensils	.55	.50	.50	.30	.25	2.10
Rent	.....	.....	.....	7.50	.....	7.50
Insurance	.50	.20	.50	.50	.50	2.20
Miscellaneous	2.66	.13	.16	.05	.16	3.16
Total	8.68	4.40	5.74	14.30	5.74	38.86
FAMILY NO. 5.						
Bread and breadstuffs	1.35	1.85	1.54	1.40	.50	6.64
Meats	1.33	1.56	.90	1.52	1.11	6.42
Vegetables and fruits	.82	.85	.65	.42	.40	3.14
Milk, butter, and cheese	.09	.60	.32	.65	.70	2.36
Groceries	.20	.84	.45	.61	.81	2.91
Clothing	.....	1.95	.....	.10	2.17	4.22
Fuel and lighting	.04	.06	.05	.10	.....	.25
Furniture and utensils	.75	.75	.75	.75	.75	3.75
Rent	.....	.....	7.00	.....	.....	7.00
Insurance	.35	.35	.35	.35	.35	1.75
Miscellaneous	1.00	[d] 3.12	1.20	1.20	1.20	[d] 7.72
Total	5.93	[d] 11.93	13.21	7.10	7.99	[d] 46.16
FAMILY NO. 6.						
Bread and breadstuffs	1.40	1.75	1.75	1.70	1.50	8.10
Meats	.53	.37	1.08	.91	.67	3.56
Vegetables and fruits	.70	.40	.35	.28	.15	1.88
Milk, butter, and cheese	1.00	.87	.90	1.32	1.12	5.21
Groceries	1.37	1.25	1.68	1.39	1.23	6.92
Clothing	4.38	.95	3.68	1.00	.50	10.51
Fuel and lighting	.07	.22	.....	.....	.05	[e] .34
Furniture and utensils	.50	.50	3.40	1.00	.50	5.90
Rent	5.00	.....	.....	.....	.....	5.00
Insurance	.30	.30	.30	.25	.20	1.35
Miscellaneous	[f] 10.84	.35	.32	.35	.55	[f] 12.41
Total	[f] 26.09	6.96	13.46	8.20	6.47	[f] 61.18
FAMILY NO. 7.						
Bread and breadstuffs	1.03	1.32	1.15	1.25	1.24	5.99
Meats	2.29	1.77	2.10	2.15	2.56	10.87
Vegetables and fruits	.63	.59	.45	.55	.39	2.61
Milk, butter, and cheese	.31	.31	.32	.49	.55	1.98
Groceries	1.03	.87	1.26	1.06	1.11	5.33
Clothing	.....	.10	.....	.05	.....	.15
Fuel and lighting	.12	.16	.19	.53	.56	1.56
Furniture and utensils	.....	.....	.....	1.00	1.00	2.00
Rent	6.00	.....	.....	.....	.....	6.00
Insurance	.....	.30	.30	.60	.60	1.80
Miscellaneous	.15	.....	.....	.....	.18	.33
Total	11.56	5.42	5.77	7.68	8.19	38.62

[a] Including $5, payment of debt for groceries not bought during the period.
[b] Including $6, payment of debt for goods not bought during the period.
[c] Including $11, payment of debts for goods not bought during the period.
[d] Including $1.85, expense of serving writ for nonpayment of rent.
[e] A gift of fuel was received from the landlord.
[f] Including $10, payment of debt for goods not bought during the period.

SUMMARY OF WEEKLY EXPENDITURES OF 19 FAMILIES FOR FIVE SPECIFIED WEEKS, BY GROUPS OF ARTICLES BOUGHT—Continued.

Group of articles bought.	First week.	Second week.	Third week.	Fourth week.	Fifth week.	Total for five weeks.
FAMILY NO. 8.						
Bread and breadstuffs	$1.54	$1.29	$1.31	$1.44	.....	$5.58
Meats	1.31	.55	1.52	1.47	.....	4.85
Vegetables and fruits	.56	.73	.87	.64	.....	2.80
Milk, butter, and cheese	.86	.48	.67	.68	.....	2.69
Groceries	1.87	2.10	1.83	.87	.....	6.67
Clothing	.05	2.05	.....	.25	.....	2.35
Fuel and lighting	.25	.10	.25	.06	.....	.66
Furniture and utensils	.....	.....	.....	.....	.....	(a)
Rent	.....	b 10.00	.....	.....	.....	b 10.00
Insurance	.90	4.20	.90	.70	.....	6.70
Miscellaneous	.40	.15	.40	.20	.....	1.15
Total	7.74	b 21.65	7.75	6.31	.....	b 43.45
FAMILY NO. 9.						
Bread and breadstuffs	1.52	1.62	1.04	1.15	$1.95	7.28
Meats	1.61	2.13	2.17	2.82	2.85	11.58
Vegetables and fruits	2.80	1.42	1.99	1.22	1.20	8.63
Milk, butter, and cheese	1.09	1.07	1.25	.97	.94	5.32
Groceries	c 4.32	d 4.85	.37	.61	1.18	e 11.33
Clothing	3.15	9.82	1.45	1.00	.95	16.37
Fuel and lighting	.17	.....	.....	.76	.55	1.48
Furniture and utensils	.50	.50	.50	.....	.50	2.00
Rent	.....	.....	12.50	12.50	.....	25.00
Insurance	.....	2.00	.95	.95	.95	4.85
Miscellaneous	2.05	.45	.10	.77	.16	3.53
Total	c 17.21	d 23.86	22.32	22.75	11.23	e 97.37
FAMILY NO. 10.						
Bread and breadstuffs	.73	1.15	1.05	1.05	1.00	4.98
Meats	1.49	1.59	2.26	1.93	1.51	8.78
Vegetables and fruits	.86	.48	.23	1.07	.69	3.33
Milk, butter, and cheese	.19	.42	.34	.16	.22	1.33
Groceries	.42	.86	.37	.52	.79	2.96
Clothing	.25	4.75	.....	3.78	1.10	9.88
Fuel and lighting	.19	.51	.15	.10	.13	1.08
Furniture and utensils	1.25	1.25	.75	.75	.75	4.75
Rent	.....	5.00	.....	.....	5.00	10.00
Insurance	.80	.40	.....	1.30	1.00	3.50
Miscellaneous	.45	.55	1.30	.25	.25	2.80
Total	6.63	16.96	6.45	10.91	12.44	53.39
FAMILY NO. 11.						
Bread and breadstuffs	1.50	1.28	1.44	1.33	1.87	7.42
Meats	2.05	2.20	2.20	2.33	3.09	11.87
Vegetables and fruits	2.31	2.24	2.92	1.16	1.33	9.96
Milk, butter, and cheese	1.00	.73	.75	.68	.89	4.05
Groceries	1.79	1.95	1.23	1.33	1.19	7.49
Clothing	.90	7.91	1.75	.15	.05	10.76
Fuel and lighting	.....	.14	.13	.65	.....	.92
Furniture and utensils	.81	.75	.83	.75	.50	3.64
Rent	.....	6.00	.....	.....	.....	6.00
Insurance	1.00	1.70	1.00	2.10	1.05	6.85
Miscellaneous	f 3.90	.67	.94	1.24	.16	f 6.91
Total	f 15.26	25.57	13.19	11.72	10.13	f 75.87
FAMILY NO. 12.						
Bread and breadstuffs	1.40	1.20	1.65	1.50	1.50	7.25
Meats	1.86	1.81	1.70	1.71	1.70	8.78
Vegetables and fruits	.49	.40	.52	.55	.79	2.75
Milk, butter, and cheese	1.06	.92	1.06	1.19	1.22	5.45
Groceries	1.28	1.16	1.16	1.23	1.45	6.28
Clothing	.....	2.00	.70	.10	.....	2.80

a No expenditures for furniture and utensils during the four weeks of this investigation.
b Including $6, payment to building association on account of indebtedness on home, and $4 for year's water rent.
c Including $3.81, payment of debt for groceries not bought during the period.
d Including $4, payment of debt for groceries not bought during the period.
e Including $7.81, payment of debt for groceries not bought during the period.
f Including $2.25 paid on loan.

SUMMARY OF WEEKLY EXPENDITURES OF 19 FAMILIES FOR FIVE SPECIFIED WEEKS, BY GROUPS OF ARTICLES BOUGHT—Continued.

Group of articles bought.	First week.	Second week.	Third week.	Fourth week.	Fifth week.	Total for five weeks.
FAMILY NO. 12—concluded.						
Fuel and lighting	$0.17	.....	$0.17	$0.17	$0.12	$0.63
Furniture and utensils	.....	.....	.....	.....	.13	.13
Rent	.....	$4.00	.....	.....	.....	4.00
Insurance	2.00	.....	1.40	1.00	1.00	5.40
Miscellaneous	.17	.35	.40	.30	.37	1.59
Total	8.43	11.84	8.76	7.75	8.28	45.06
FAMILY NO. 13.						
Bread and breadstuffs	.93	1.25	1.15	.75	1.30	5.38
Meats	.48	.55	.77	.92	1.05	3.77
Vegetables and fruits	.62	.20	.42	.25	.56	2.05
Milk, butter, and cheese	.61	.86	.80	1.03	1.25	4.55
Groceries	1.32	.65	[a] 6.42	1.29	1.44	[a] 11.12
Clothing	1.00	2.20	.50	3.75	.50	7.95
Fuel and lighting	.....	.10	.52	.71	.69	2.02
Furniture and utensils	.85	.75	.75	.75	.75	3.85
Rent	10.00	.....	.....	8.50	.....	18.50
Insurance	.50	.35	.35	.25	.35	1.80
Miscellaneous	[b] 7.74	.52	1.00	4.05	.77	[b] 14.08
Total	[b] 24.05	7.43	[a] 12.68	22.25	8.66	[c] 75.07
FAMILY NO. 14.						
Bread and breadstuffs	1.00	.85	.90	1.00	.95	4.70
Meats	2.05	1.58	1.83	1.97	1.63	9.06
Vegetables and fruits	.80	.66	.44	.45	.40	2.75
Milk, butter, and cheese	.32	.15	.26	.36	.56	1.65
Groceries	.79	.68	.44	.85	.70	3.46
Clothing	.74	.15	1.30	1.20	1.99	5.38
Fuel and lighting	.06	.07	.08	.13	.06	.40
Furniture and utensils	.25	.25	.25	.30	.25	1.30
Rent	.....	7.30	.....	.....	.....	7.30
Insurance	.05	.10	.10	.10	.10	.45
Miscellaneous	.43	.30	.55	.35	.40	2.03
Total	6.49	12.09	6.15	6.71	7.04	38.48
FAMILY NO. 15.						
Bread and breadstuffs	.75	.97	1.03	.73	.35	3.83
Meats	1.65	1.26	.90	.65	.40	4.86
Vegetables and fruits	.70	.78	.80	.30	.40	2.98
Milk, butter, and cheese	.84	.53	.42	.70	.10	2.59
Groceries	.55	.38	1.07	.89	.49	3.38
Clothing	1.20	1.75	1.60	.10	.....	4.65
Fuel and lighting	.10	.91	.40	.66	.32	2.39
Furniture and utensils	1.35	1.25	1.25	1.25	1.31	6.41
Rent	.....	2.00	.....	.....	.....	2.00
Insurance	.50	.50	.50	.50	.50	2.50
Miscellaneous	3.43	[d] 6.55	.01	.31	.07	[d] 10.37
Total	11.07	[d] 16.88	7.98	6.09	[e] 3.94	[d] 45.96
FAMILY NO. 16.						
Bread and breadstuffs	1.13	1.15	1.35	1.18	.95	5.76
Meats	1.35	1.28	1.76	1.75	2.42	8.56
Vegetables and fruits	1.63	.75	1.60	.98	.59	5.55
Milk, butter, and cheese	.37	.36	.56	.97	.81	3.07
Groceries	1.34	.69	.78	.79	.93	4.53
Clothing	1.75	1.30	1.10	5.61	4.39	14.15
Fuel and lighting	.55	.53	.71	.32	.46	2.57
Furniture and utensils	1.00	.83	.50	1.00	.50	3.83
Rent	3.50	.....	4.00	4.00	.....	11.50
Insurance	.51	1.21	.....	1.02	.86	3.60
Miscellaneous	.30	[f] 3.92	2.30	.83	.68	[f] 8.03
Total	13.43	[f] 12.02	14.66	18.45	12.59	[f] 71.15

[a] Including $5, payment of debt for groceries not bought during the period.
[b] Including $5, payment of debt for goods not bought during the period.
[c] Including $10, payment of debts for goods not bought during the period.
[d] Including $6.35 paid on loan.
[e] In this week a donation of food was received by the family.
[f] Including $3.45 paid on loan.

SUMMARY OF WEEKLY EXPENDITURES OF 19 FAMILIES FOR FIVE SPECIFIED WEEKS, BY GROUPS OF ARTICLES BOUGHT—Concluded.

Group of articles bought.	First week.	Second week.	Third week.	Fourth week.	Fifth week.	Total for five weeks.
FAMILY NO. 17.						
Bread and breadstuffs	$0.60	$0.55	$0.55	$0.60	$0.55	$2.85
Meats	.96	.97	.44	.57	.66	3.60
Vegetables and fruits	.46	.46	.46	.....	.28	1.66
Milk, butter, and cheese	.51	.62	.53	.61	.51	2.78
Groceries	.32	.64	.26	.36	.49	2.07
Clothing	.90	.67	1.30	.....	1.10	3.97
Fuel and lighting	.22	.67	.70	.61	.90	3.10
Furniture and utensils	.50	1.09	.50	.75	.75	3.59
Rent	2.00	2.00	2.00	2.00	2.00	10.00
Insurance	.20	.20	.....	.....	.....	.40
Miscellaneous	[a] 3.77	1.00	2.15	.....	[b] 5.55	[c] 12.47
Total	[a] 10.44	8.87	8.89	5.50	[b] 12.79	[c] 46.49
FAMILY NO. 18.						
Bread and breadstuffs	.49	.53	.65	.75	.66	3.08
Meats	.85	.60	.64	.40	.42	2.91
Vegetables and fruits	.40	.....	.05	.....	.08	.53
Milk, butter, and cheese	1.15	.58	.63	.75	1.00	4.11
Groceries	2.03	1.11	1.18	.66	.53	5.56
Clothing	.75	.27	.....	.80	1.65	3.40
Fuel and lighting	.80	.61	.75	1.40	1.10	4.61
Furniture and utensils	.50	.25	.25	.75	.75	2.57
Rent	.....	.....	.....	.....	.....	([d])
Insurance	1.14	1.02	1.02	1.30	1.04	5.52
Miscellaneous	2.20	1.46	.45	.95	1.60	6.66
Total	10.31	6.43	5.62	7.76	8.83	[d] 38.95
FAMILY NO. 19.						
Bread and breadstuffs	.50	.60	.60	.75	.45	2.90
Meats	2.32	2.43	2.10	3.23	2.17	12.25
Vegetables and fruits	.76	1.00	.59	.35	.62	3.32
Milk, butter, and cheese	.....	.15	.29	.24	.39	1.07
Groceries	1.06	1.56	.55	1.12	1.42	5.71
Clothing	.....	.50	.50	5.25	1.75	8.00
Fuel and lighting	2.31	.15	.73	.16	.17	3.52
Furniture and utensils	.....	.12	.....	.....	.....	.12
Rent	.....	.....	.....	.....	10.00	10.00
Insurance	.35	.35	.35	.35	.60	2.00
Miscellaneous	.75	2.67	.65	.40	.80	5.27
Total	8.05	9.53	6.36	11.85	18.37	54.16

[a] Including $3 paid on loan.
[b] Including $2.90 paid on loan and $0.35 fine on loan.
[c] Including $5.90 paid on loan and $0.35 fine on loan.
[d] No rent paid during the five weeks included in this investigation.

BENEFIT FEATURES OF BRITISH TRADE UNIONS.

BY WALTER E. WEYL, PH. D.

INTRODUCTION.

The subject of trade-union benefits is one of the most important of that great complex of problems forming what is commonly called the labor question. On the one hand, it is intimately related to every phase of trade-union activity; on the other, to the vital question of the insurance of workingmen. Through trade-union benefits the workingman is insured against the usual and the extraordinary accidents that may befall him as a man or as a workingman. The character of the benefits denotes with a fair degree of approximation the character of the union granting them. The attitude of the organization upon other problems may be deduced from its attitude toward this question.

A few American unions have already initiated both national and local systems of insurance, though their experience is not yet sufficient to serve as a guide to other labor organizations. In so far as unions in this country have initiated extended benefit features, it has been done largely in the English manner and has been based upon English models. For the United Kingdom, the last fifty years show a large accumulation of data bearing upon the subject of trade-union insurance, and the experience of British unions can not but be of great importance to American organizations in the determination of their future policy toward workingmen's insurance.

Several causes have contributed to the greater development of trade-union insurance in the United Kingdom than in other countries. In the first place trade unions arose and developed most rapidly in England. Until within a year or two ago, when the American trade unionists began to exceed in number those of Great Britain and Ireland, there were more unionists in the United Kingdom than in any other country in the world. Even at the present time, the United Kingdom has more unionists per thousand of the population, although it is doubtful whether the proportion of trade unionists to the urban and industrial population of the United Kingdom greatly exceeds, if at all, the proportion in the United States.

In the second place, unions in the United Kingdom have always been, and still are, more closely knit together than elsewhere. Owing to the greater age of the unions and the less fluctuating conditions of industry, the organizations have there acquired unexampled stability and permanence. The mobility of labor is not so great as in the

United States, and conditions are therefore more favorable to the growth of insurance, an institution requiring a certain fixity of residence among the great body of workingmen. The registration of trade unions, by giving greater publicity to their accounts and greater confidence in their operations, has also tended toward the development of benefit features. Moreover, the English Government, unlike the governments of the more progressive among the continental countries, has not entered upon any extended scheme of national workingmen's insurance. The development of insurance by the organized workingmen themselves has, therefore, received a stronger stimulus.

Still another factor has contributed to make England a more fertile field than the United States for the growth of benefit provisions by trade unions. From a racial, religious, and national point of view British unions are comparatively homogeneous, whereas American organizations are for the most part compelled to overcome a certain amount of mutual jealousy among the different elements composing them, a jealousy likely to be intensified where financial operations upon a large scale are involved. In a union composed of more or less envious and antagonistic representatives of various nationalities, officials of the unions will, not improbably, be accused of favoritism toward members of their own nationality, race, or religion in their administration of the sick or other benefit funds of the unions.

Whether or not American unions will develop an extensive system of friendly benefits will depend largely upon the character of the trades from which the unions will draw members. If, as does not seem unlikely, the unions are to be recruited more and more from a comparatively low-skilled body of workers, the probability of an extensive system of benefits will be seriously lessened. Benefits involve high dues, high dues involve high wages, and high wages assume the existence of an organization of skilled workers. The question of large or small benefits is mainly a question of industrial versus political action by the unionists. If it is found impossible to buy up the surplus labor on the market, then, in all probability, there will be no extensive system of out-of-work benefits; and if, as is feared, the trade life shortens, the probability of the development of superannuation benefits will be lessened. If unions are recruited from trades paying low wages and involving the liability of fluctuating membership in the unions, the prospect of the development of any but the simplest benefits will be slight. The lessening of skill in many trades, consequent upon the rapid perfecting of machinery and upon the equally rapid specialization and minute division of industry, makes it seem improbable that benefits will develop to a very considerable extent.

Friendly benefits may be regarded largely as a weapon of defense for the skilled trades. Workingmen in a given union in a definite

single trade assume liability for all eventualities that may come to the members of the union, including death, disability from old age, injury, sickness, accidents, stoppage of work or unemployment for any reason, loss of tools, etc. Unions of unskilled workingmen have never been able to carry this principle of corporate responsibility to its logical conclusion, and they contend that this responsibility should be cast upon the community itself. The dependence of unions of unskilled workingmen upon such policies as the sympathetic strike, the union label, etc., as well as their disposition to have recourse to political regulation of the conditions of the trade, is directly in opposition to the policy of the skilled unions, as expressed in their benefit features.

HISTORY OF TRADE UNION BENEFITS IN THE UNITED KINGDOM.

The history of trade-union benefits in Great Britain is largely the history of trade unionism itself. From the beginning the small trade clubs supplemented their activity in the matter of trade regulations by a series of rules providing for the payment of relief upon the death, illness, or loss of work of the member. In fact, benefit features usually masked the real trade purpose of the union. Prior to the legalization of trade unions in 1824–25, organizations of a trade character frequently existed under the guise of friendly societies. The journeymen of a particular trade would come together with the idea of forming a club for the payment of sick and funeral benefits, but insensibly the trade policy of the men came to the fore and questions of wages and hours of labor were freely discussed. When the friendly society was general in scope, and admitted members from different trades, the question of trade-union action, of course, did not arise. But when, as in many cases, membership was limited to men of a particular trade, the sick or funeral club so formed soon became in reality a local trade union with benefit features.

According to Sidney and Beatrice Webb[a] an organization of this sort existed among the Glasgow coopers as early as 1752, and among the Newcastle shoemakers as early as 1719, while the London Sailmakers' Burial Society arose in 1740.

The friendly features of these societies seem to have been predominant, but in cases of dispute the accumulated surplus was used for strikes, and the funds "have also too frequently been converted into engines of abuse by paying weekly sums to artisans out of work, and have therefore encouraged combinations among workmen not less injurious to the misguided members than to the public weal."[b]

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[a] History of Trade Unionism, new edition, 1902, p. 23.

[b] See Observations on the Rise and Progress of Friendly Societies, 1824, p. 55, quoted in Webb's History of Trade Unionism, new edition, 1902, p. 23.

In thus forming trade unions under the guise of friendly societies, the workingmen usually emphasized in their formal utterances the necessity of protection against sickness and death. On the 18th of June, 1796, the Friendly Associated Cotton Spinners of Oldham and Neighborhood, said: "As man is but a vulnerable creature, and as such subject to all the afflictions which nature can entail upon him, and as the most intolerable portion of it in general falls upon the industrious laboring mechanic and too often renders his condition miserable, especially such as are distant from their native homes or parishes, and who too often have fallen victims to the fury of some acute or epidemical disease before they obtain, perhaps, sufficient or necessary relief," etc., "Therefore we hope our mutually associating ourselves for the particular relief of each other in case of necessity may prove of * * * utility * * * Therefore to sweeten the disposition, restrain vice, allay discord, promote virtue, establish social and domestic happiness, to relieve the sick and infirm, we have agreed to the following articles and regulations."(a) The apparent friendly society was, like other organizations, really a trade union, regulating conditions of trade, and even going so far as to fine two shillings (49 cents) any member or members who "in a boastful manner (as hath frequently been the case) acquaint the people what money they had earned in a short time (which has often been very injurious to cotton spinners)."(b)

This tendency was perfectly obvious to contemporary observers. An anonymous author, descanting in 1834 on the evils of trade unions, says:

"In some places benefit societies, legally enrolled, have been made the cloak for combinations, and thus violence and intimidation have been practiced by bodies organized under the apparent sanction of the law. This is one of the most disastrous results that can be apprehended from the spirit of union; it is turning nourishment into poison and making what is calculated to confer the greatest benefits on the working classes a source of almost unmitigated evil."(c)

In confirmation of this statement, the anonymous author of the tract refers to a society called the Friendly Boiler Makers' Society, at Manchester, instituted July, 1832, with the following preamble: "It having been an ancient custom for divers artists within the United Kingdom to form themselves into societies for the sole purpose of assisting each other in cases of sickness, old age, and other infirmities, and for the burial of the dead; under these circumstances, the members composing this society have agreed to raise a fund for the purpose

a See extracts from documents (1796 to 1890) of the Oldham Spinners' manuscript copy, in Webb collection.

b See Article 19 of the constitution.

c See Character, Object, and Effects of Trades' Unions, etc., Anon., London, 1834. pp. 103, 104.

aforesaid."(a) The same author mentions another organization, the rules of which state that they "think it their duty thus publicly to declare that the intention of their institution is for the purpose *only* of mutual relief in cases of infirmity, of accidents, and for the burial of deceased members and their wives." Both organizations, however, were in reality trade unions forbidding piecework, charging minimum rates, and generally regulating in detail the conditions of the trade.(b) "Most unions act not only as trade agencies, but also as friendly societies. They were mostly first established as friendly societies, so that their real object might be disguised, it being then illegal."

A typical benefit trade union of the eighteenth century was the Society of Tailors, of which the articles of agreement were made in 1760.(c) To become eligible to this society one had to be a native British tailor under 34 years of age and free from all bodily complaints; "but should it afterwards be proved that any person so recommended was above the age of 34 years at the time of his admission, or not a native of Great Britain, or not a taylor by trade, or not in good health at the time he was admitted, such person so recommended shall be immediately expelled this society."

The initiation fee of the society was fixed at 5s. 8d., and the dues at 3s. 6d. per meeting, which meetings were held eight times per year.

Provision was then, as now, made with regard to the minimum period of membership required before the members could receive benefits. The following is quoted from Article IV: "No person shall receive any benefit from this society, until he has belonged to the same six months; and after such time if he should fall sick and be incapable of working, he shall, seven days after notice has been given to the landlord, receive 16s. per week, provided whether sick or well he pays his dues according to these articles."(c)

When it was necessary for the sick man to go to the country to regain his health, the stewards, who were the officials of the company serving in regular rotation according to seniority, were allowed to give him money in advance not exceeding 4 weeks' pay. In case, however, the suspicion of the stewards was aroused as to the reality of his illness an examination was made by a doctor at the expense of the society. The sick member was also obliged to "send a certificate

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a See Character, Object, and Effects of Trades' Unions, etc., Anon., London, 1834, pp. 103, 104.

b See Trades Unions as a Means of Improving the Conditions of Labor, by John Burnett, Edinburgh, 1886, p. 31.

c "Articles of Agreement, made and confirmed by a Society of Taylors at a general meeting, held and to be continued at the house of Mr. Bargewell, the Scotch Arms, Bedfordbury, in the Parish of St. Martin's in the Fields. Begun March 25, 1760. Reprinted with alterations, by order of a general meeting of the society, on Monday, June 22, 1812." The original of these articles is in the British Museum, but the quotations are here made from the work of F. W. Galton, entitled Select Documents Illustrating the History of Trade Unionism. I. The Tailoring Trade, London, 1896, pp. 132–145.

every 4 weeks signed by the parson and church wardens of the parish or, if in Scotland, by the ministers and elders of the parish."(a)

Every effort was made to prevent malingering. "If a member demands money on pretense of illness, and be found at work, or taking orders in his business during the course of his being upon the club, or if he shall be found intoxicated with liquor, or out of his lodgings after the hour of nine o'clock in the evening, from Lady-day to Michaelmas-day, and from Michaelmas-day to Lady-day at eight o'clock in the evening, or found playing at cards, or any other mode of gambling, he shall be excluded. If a member goes out from his lodgings, he shall leave word in writing where he is gone, so that the stewards may find him, if they require it."

The present policy of the trade unions and benefit societies toward inherited diseases or diseases resulting from dissipation were even then in vogue. "No person shall have any benefit from this society who hath a disorder on him, wherewith he hath been afflicted from his infancy, or any distemper he hath brought on by a loose, wicked life, such as the venereal disease; but after the decease of such member, his heirs or executors shall receive nine pounds sterling as legacy, and four pounds sterling for funeral charges."(b)

The articles of the Society of Tailors limited the sick pay of a member to "fifty-two weeks' pay in the space of two years, after which time he shall be deemed a pensioner; a member declaring off to evade this article to be expelled."

Provision is also made for permanent injuries. "If a member through age, or by any accident, become blind or lame, and by that means rendered incapable of working, he shall receive from the society two shillings and sixpence per week." The payment of 2s. 6d. per week was also made for members of the society impressed into the land or sea service and maimed as a consequence, provided they paid their dues during the period. "But if a member of this society shall enter voluntarily into His Majesty's service by sea or land, he shall be immediately expelled."

One of the primary objects of the organization was the payment of benefits on the event of the death of a member or of his wife. "At the death of a free member's lawful married wife, he may receive four pounds for her funeral, provided he produces the certificate of their marriage; then the stewards shall draw it and pay on demand, but if he does not produce the certificate of their marriage, it shall be left for the next club night to settle."

The full funeral benefit for a member was £13, and in case a wife died before her husband "the four pounds which he received for his wife's funeral will also be deducted out of his legacy."(c)

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a Article IV. b Article VI. c Article XV.

While the organization was generous in the payment of benefits, it was also cautious in its policy. It did not desire bankruptcy and "that the disagreeable necessity of shutting up the box may be avoided and which happens when many members are sick at one time" it resolved that the capital of the society should never be less than £500, and, in case of a deficiency, to support the sick the money should be borrowed for that purpose and the charges inserted in the books "to every member, in proportion as the sum wanted, and to be paid as a fine in three half quarters after booking." (a)

That the Journeymen Tailors of Dublin, as early as 1725, paid regular benefits we have upon the authority of "A new poem on the ancient and loyal Society of Journeymen Taylors, who are to dine at the King's-Inn's-Hall, this present Monday, being the 26th of this instant, July, 1725. By H(enry) N(elson), Bricklayer, one of the Brethren."

"Assist my sacred muse, my pen inspire;
And fill my breast with soft poetick fire,
That I may write, and the just merits raise
Of Taylor's journeymen deserving praise."

The "ancient and loyal society" appears to have paid old age pensions as well as funeral, death, and sick benefits:

"Let time their actions write in books of fame,
Who age supports and orphans young maintain,
Their sick relieve, likewise their dead interr,
What action greater can the world prefer."

In his "Select Documents Illustrating the History of Trade Unionism," Mr. F. W. Galton has presented the "Report of the second half-years' inspection, 1818, of the books of the Old George, Associated Taylors, Benefit Society." (b) This report shows that the sick benefit imposed the severest burden upon the society, the superannuation benefit entailing the next heaviest charge, and the funeral benefit the third. During the second half year of 1818 the sick disbursements of the first division of the organization amounted to £214 4s. ($1,042.40).(c) This money was paid to 35 members, who drew from it during the half year an average of somewhat less than 7 weeks' pay per sick member. The cost of the pensions was £135 6s. ($658.44), the sum being paid to 18 persons who drew 6s. ($1.46) per week. The sum of £15 ($73) was paid to the heirs of two deceased members, £15 18s. ($77.38) to the heirs of one deceased member, and the sum of £5 (24.33) was paid in two cases upon the death of a mem-

a Article XVII.

b These documents are preserved in the British Museum.

c Conversions of English into American money, for dates following the establishment of an American currency, are made on the basis of £1=$4.8665.

ber's wife. The total cost of these 3 benefits was considerably over 90 per cent of the entire expenses of the division, the other principal element of expense being beer money, which, at 1s. 2d. (28 cents) per member, amounted, for 322 men, to over £20 ($97.33). The expense of administration appears to have been almost nil, the only item appearing on this account being that of the clerk's salary, which was £3 18s. 9d. ($19.16) for the half year.

Some indication of the friendly benefits of the Journeymen Tailors' Society, as it existed in 1818, may be seen from articles appearing in "The Gorgon," a weekly political publication of London, during the months of September and October, 1818. The stalwarts among the organized tailors were called "Flints;" other organizations, who were weaker in number and less firm in demands, existed under the name of "Dungs." The "Flints" had "a double subscription, one for a benefit club to maintain them in sickness and when superannuated, the other a mere trifle for supporting the combination." They also had "a much larger subscription for the purpose of maintaining their own members, who can not be employed when trade is dull." This out-of-work benefit was conducted on a generous scale, and amounted to an equalization of the wages of all the employees for the week, irrespective of the number of days they worked. The money for this purpose was raised by a rate of payment levied on those who had employment, according to the number of days in the week they were employed. Thus, if a man was employed but one day, he received as much from the subscription as made his earnings 8s. or 9s. ($1.95 or $2.19) a week; if he were employed two days he neither paid nor received; if his employment continued for three days, he paid a small sum, which increased day by day for as many days as he worked in the week.

It is evident, then, that from the very first trade unions dealt with a minute and exact regulation of benefits.

In the earliest organization of which we have record, entrance fees and weekly contributions were fixed by statute, and provision was made enabling the officers to increase the weekly contribution when necessary. The time at which a sick person may receive a benefit, and the amount of it, were determined in advance, and no one in arrears could be granted a benefit. Usually the sick member was not required to pay dues during his illness, but upon recovery of his health, "if it should please God to restore it," he was considered a member without arrears. Provision was also made in these early unions for the visiting of the sick and for the prevention of malingering and defrauding of the funds.[a]

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[a] See statutes of the Friendly Associated Cotton Spinners of Oldham and Neighborhood, established 1796, etc. Manuscripts in Webb collection.

Everywhere are found traces of incipient trade unions masquerading as friendly societies and paying regular benefits. In 1759 the union of weavers was described as "an unlawful combination among the worsted small-ware weavers, under the name of being concerned with or payers to a box."

As early as 1812 it was observed that the small local organizations of London Gold Beaters had during the three years immediately preceding (1810–1812) given or loaned to 14 other trades the sum of £200 ($973.30), an amount which, for those times, constituted a very large contribution from a single small organization.(a)

The guise of friendly societies survived even the necessity for deception. When the secretary of the Bricklayers' Union, appearing before the committee of 1838, over a dozen years after the enactment of the law legalizing trade unions, was asked, "What are the objects of the Friendly Society of Operative Bricklayers?" he replied, "It is to afford permanent relief to its members in case of sickness or accident and for the decent interment of the dead."(b)

In England, Scotland, and Ireland Typographical Provident Societies existed from very early times. In Ireland, for example, such societies existed in Dublin, Belfast, Carlow, Clonmel, Cork, Galway, Kilkenny, Londonderry, Limerick, and Wexford. The Dublin Typographical Provident Society, for example, was composed of journeymen printers in the city of Dublin. It had early established a fund, affording relief to members out of employment or desiring to emigrate. The weekly subscription was 1d. (2 cents) on every 3s. (73 cents) earned, or one thirty-sixth of a man's earnings. The maximum subscription was 3s. (73 cents) per week, which would have corresponded to weekly earnings of 108s. ($26.28). The society provided for donation pay to unemployed members not losing their situation through negligence, for sick payments, and for superannuation and funeral payments. The sum of £6 ($29.20) was paid to members desiring to emigrate to America or other foreign points, and £2 ($9.73) to any member desiring to emigrate from Dublin to England or Scotland.(c)

In the rules of many other unions are found provisions for friendly benefits: "In 1829 a committee was formed which established the Bookbinders' Pension Society, out of which, in 1837, was formed the Asylum Society, whose almshouses are situate in Balls Pond Road. Both societies are largely supported by the journeymen in the trade."(d)

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a Webb's History of Trade Unionism, new edition, 1902, p. 81.

b Question 6473, p. 45, Report 2.

c See article by J. W. Crompton on Printers' Strikes and Trade Unions, Report of the Committee on Trades' Societies appointed by the National Association for the Promotion of Social Science, London, 1860, pp. 87, 88.

d See Some Account of the London Consolidated Society of Bookbinders, by T. J. Dunning; Report of the Committee on Traders' Societies of the National Association for the Promotion of Social Science, London, 1860, p. 99.

Concerning the plumbers, it is declared that "from 1840 to 1865 very little is known of the movements in connection within our trade, but I find that a delegate meeting was held in Liverpool in 1849 for the purpose of revising rules and adding provident benefits to the trade benefits." (a)

The existence of trade-union benefits is thus as old as that of trade unionism itself. From the beginning of the trade-union movement about the commencement of the eighteenth century, trade friendly societies coexisted with trade societies pure and simple. Neither type of organization was legal, but both persisted in defiance of the law. In fact, legal persecution of the union for trade purposes led to the establishment in many places throughout the Kingdom of small trade combinations under the mask of benefit clubs, and it was largely in behalf of such organizations that the laws of 1824 and 1825, legalizing trade unions, were sought and obtained. (b)

In the early thirties a popular wave of unionism swept through England, and organizations sprang up, not only among skilled male workers, but also among women and unskilled laborers. It was manifestly impossible to obtain sufficient dues from these loosely organized workmen for the establishment of benefits upon any considerable scale, and generally these organizations, composed largely of workmen without resources and without previous trade-union training, rapidly disintegrated and collapsed. During the next twenty years the benefits of the unions were neither large nor extended. (b)

The first establishment of union friendly benefits upon a large, comprehensive plan took place in the early fifties. The amalgamation of a number of competing trade societies into the Amalgamated Society of Engineers may be taken as the beginning of a new phase of trade unionism. This organization and the trade unions modeled after it were distinguished from their immediate predecessors by the creation of large funds, obtained by imposing high dues. Considerable benefits were established for the relief of sick, injured, unemployed, and superannuated members, as well as for the wives and children of deceased members.

It must not be supposed that the trade unions that flourished from 1851 to 1889, a period marking the creation and establishment of the trade union with large benefit features, were possessed of identical or even similar methods of procedure. Many organizations that rose and had their being during this period were compelled by the poverty and lack of discipline of their members to adhere to the principle of low dues and low benefits; while others, such as the Cotton Spinners, though charging heavy dues, were content with the maintenance of

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a See United Operative Plumbers' Association of Great Britain and Ireland, General Secretary's Report, 1895, p. 3.

b See Webb's History of Trade Unionism.

small benefits, and devoted their large incomes to the creation of great reserve funds for the trade protection of their members.

The Amalgamated Society of Engineers, which was created in 1850 by the amalgamation of a number of formerly existing trade unions in the engineering trade, made the payment of large benefits an important feature of its constitution. The original unions, however, out of which the Amalgamated Society of Engineers grew, had already worked out more or less extensive systems of benefits.

The Steam Engine Makers' Society, which was to have been a party to the amalgamation, but which subsequently refused to join, and the Old Mechanics paid an accident benefit of £100 ($486.65), and the former organization paid a practically continuous sick benefit of 3s. 6d. (85 cents) per week. The Steam Engine Makers' Society did not pay an unemployed benefit, although some of its branches did, but the Old Mechanics paid 10s. ($2.43) per week for ten weeks and 7s. ($1.70) per week for the remaining period of unemployment. The Steam Engine Makers' Society paid a superannuation benefit of 4s. (97 cents) per week, and the Old Mechanics paid 5s. ($1.22) per week. The organizations, however, were not large at this time, and the total amount of benefits paid was inconsiderable.

The Amalgamated Society of Engineers soon found many imitators. Among these was the Amalgamated Society of Carpenters, which resulted from the London strike of 1859 and 1860, and rapidly attained a prominence second only to that of the engineers. The tailors formed an amalgamated society in 1866 ([a]) and followed out in great detail the organization of the engineers. During the quarter century that followed the creation of the Amalgamated Society of Engineers in 1850, almost every labor union in the United Kingdom felt the impact of the new ideas, and many of them incorporated in their constitutions at least some of the features of the Amalgamated Society.

There were 19 trade unions in the late fifties which combined benefit purposes with trade regulations. As shown in the following table, the entrance fees varied from 1s. (24 cents) to £5 10s. ($26.77) and the total weekly dues from 3d. (6 cents) to 1s. (24 cents). The allowances for sickness varied from 5s. ($1.22) to 12s. ($2.92) per week, and for unemployment from 4s. (97 cents) to 12s. ($2.92), while the weekly strike payment ranged from 8s. ($1.95) for man, 1s. (24 cents) for wife, and 1s. (24 cents) for each child to a maximum of 25s. ($6.08). The minimum funeral allowance was £3 ($14.60) and the maximum allowance was £12 ($58.40). In some cases accident and superannuation benefits were paid, but this was the exception rather than the rule.

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[a] See Webb's History of Trade Unionism, new edition, 1902, p. 205.

CONTRIBUTIONS AND ALLOWANCES OF 19 SOCIETIES FOR TRADE AND BENEFIT PURPOSES.

[From Report on Trades Societies' Rules by G. Shaw Lefevre, Report of the Committee on Trades Societies of the National Association for the Promotion of Social Science, London, 1860, pp. 144, 145.]

Trade.	Date of institution.	Sphere of action.	Number of—		Limits of age of admission.	Contributions—				
			Branches.	Members.		Entrance.	Per week for—			
							Benefit fund.	Fund for trade purposes.	Miscellaneous.	Total.
Coachmakers	1834	United Kingdom.	120	3,652	23–50	$1.28	(a)	(a)	b$0.01	$0.13
Bookbinders	1850	London	(a)	613	.....	5.11	(a)	(a)	(a)	.12
Upholsterers	1846	Liverpool	(a)	(a)	.....	1.22	(a)	(a)	(a)	.07
Tin-plate workers.	1833	Glasgow	(a)	(a)	20–50	$0.97–3.65	(a)	(a)	(a)	.06
Plumbers	(a)	Liverpool	(a)	(a)	.....	.61	(a)	(a)	(a)	c .03
Smiths	1822	England	(a)	(a)	20–50	1.46–2.43	$0.06	$0.12	.....	.18
Tailors	(a)	Glasgow	(a)	(a)	50	.61	.04	.02	.....	.06
Flint glass makers.	(a)	United Kingdom.	(a)	(a)	.....	1.83–9.73	(a)	(a)	(a)	$0.16–.24
Compositors	(a)	London	(a)	(a)	.....	1.22	.04	.04–.08	.....	.08–.12
Cotton spinners	(a)	Preston	(a)	(a)	.....	.....	(d)	.02	(a)	(d)
Steam engine makers.	1824	England	(a)	(a)	22–45	2.43–24.33	(a)	(a)	(a)	.16
Stone masons	(a)	England and Wales.	213	(a)	21–40	2.43–9.73	.07	.08	.....	.15
Machine printers.	(a)	England	(a)	(a)	45	14.60–26.77	(a)	(a)	(a)	.15
Morocco leather finishers.	(a)	London	(a)	(a)	.....	1.83	(a)	(a)	(a)	.24
Engineers	1851	United Kingdom.	(a)	(a)	20–40	3.65–17.03	(a)	(a)	(a)	.24
Plasterers	(a)	do	(a)	(a)	21–	.24	.04	.04	(a)	(a)
Coachmakers	(a)	Manchester	(a)	(a)	.....	1.46	(a)	(a)	(a)	.12
Shipwrights	1846	Sunderland	6	(a)	.....	19.47	(a)	(a)	.06	(a)
Saw makers	(a)	Sheffield	(a)	(a)	.....	6.33	(a)	(a)	(a)	e .24

Trade.	Special levies.	Allowances.		
		Sickness (per week).	Accident.	Funeral.
Coachmakers	.....	.....	$243.33	$53.40 and $53.40.
Bookbinders	.....	Right to a petition	.....	
Upholsterers	When funds reduced to $97.33 a levy of $0.04, and when under $48.67 a levy of $0.12.	$1.22 for three months.	.....	
Tin-plate workers	$0.12 levied for funerals, $0.12 a month for emigration fund.	$1.95 for six weeks once in six months.	.....	$19.47 and $14.60.
Plumbers	$0.04 toward each funeral; special levies to be laid to supply deficiencies.	.....	.....	$14.60.
Smiths	.....	$2.43 for 12 weeks, $1.46 for 12 weeks, and $0.97 after.	$136.26	$48.67 and $48.67.
Tailors	.....	$1.95 for 13 weeks, $1.46 for next 13, $0.97 after.	.....	$14.60 and $14.60; $4.87 for child.
Flint glass makers	.....	.....	.....	$24.33 and $14.60.
Compositors	.....	.....	.....	
Cotton spinners	.....	.....	.....	
Steam engine makers.	.....	$2.92 for 26 weeks,	$486.65	$24.33.
Stone masons	.....	$2.43 for 24 weeks	$486.65	
Machine printers	.....	.....	$2.43 per week for 6 months, $1.22 per week for 6 months.	

a Not reported.
b To funeral fund.
c And not less than 5 cents to reserve fund.
d Committee to decide.
e 12 cents, if in the country.

CONTRIBUTIONS AND ALLOWANCES OF 19 SOCIETIES FOR TRADE AND BENEFIT PURPOSES—Concluded.

Trade.	Special levies.	Allowances.		
		Sickness (per week).	Accident.	Funeral.
Morocco leather finishers.	$0.24 from each member for anyone wishing to emigrate, not exceeding 4 in one year.	$1.83 for 13 weeks.	.....	
Engineers	.....	$2.43 for 26 weeks, $1.22 after.	$486.65	$58.40.
Plasterers	.....	.....	$2.43 for 3 months, $1.22 after.	$29.20.
Coachmakers	$0.04 to every funeral	$2.11 for 3 months, $1.14 after.	.....	$24.33 and $24.33.
Shipwrights	.....	.....	Levy of $0.12	$48.67.
Saw makers	$0.12 for funeral	$1.22 for 12 weeks, $0.61 after.	.....	$24.33 and $24.33.

Trade.	Allowances.			
	Tramp.	Want of work (per week).	Superannuation (per week).	On strike (per week).
Coachmakers	$0.37 and bed	.....	$2.92, $2.43, and $1.22.	$2.43 to man, $0.73 to wife, $0.24 for each child under 12.
Bookbinders	$1.70	$8.52 to $5.11 down	$0.61	
Upholsterers	.....	$1.95, $0.49 to wife for 4 weeks.	.....	$2.43, $0.49 to wife, $0.24 for each child under 12.
Tin-plate workers	.....	$1.70 for 4 weeks once in 6 weeks.	.....	$3.41, $0.49 to wife.
Plumbers	.....	.....	$0.85	$2.92.
Smiths	$0.02 per mile	$2.43	$0.49 to $0.73.	
Flint glass makers	Traveling expenses $41.37 for emigration.	$2.43 for 4 months, $1.95 for 4, $1.46 for 8, $1.22 for 14, $0.97 for 12.	.....	$3.65 for 6 months, $2.43 for next 6 months.
Compositors	$1.22	$0.97 to $19.47 during each ½ year.	.....	
Cotton spinners	.....	$0.97 per week for 13 weeks.	.....	$2.43 for 13 weeks, $0.24 for each child, $1.22 for next 13 weeks.
Steam engine makers	$0.37 per day	$2.92	$1.22	
Stone masons	$0.12 per day and bed.	.....	.....	$2.43.
Machine printers	$2.43 per week for 6 months, $1.22 per week for 6 months.	.....	.....	$6.08 for 3 months, $2.43 for 3 months, $1.46 for 3 months, $0.73 after.
Morocco leather finishers.	$4.87	$1.83 for 13 weeks	.....	
Engineers	.....	$2.43 for 14 weeks, $1.70 for 30, $1.46 after.	$1.70	
Plasterers	.....	.....	.....	$3.65.
Coachmakers	$0.37 per day	$2.11	.....	
Shipwrights	.....	.....	.....	One-half of current wages for 2 months, and afterwards one-fourth.
Saw makers	.....	.....	.....	$1.95, $0.24 for wife, $0.24 for each child.

These organizations with benefit features, which by 1889 had come to be called the "old unions," were twenty years before still entitled "new unions," as distinguished from "the old-fashioned unions" existing prior to that time for purely trade purposes. The subscriptions to these unions, antedating the Amalgamated Society of Engineers, were, as a rule, insignificant, sometimes amounting to only 1d.

(2 cents) a week. "The members probably belonged to the Odd Fellows or Foresters for the benefit purposes, and their financial tie to their union being so weak, they join it or leave it with equal carelessness. Nevertheless, small as the subscription is, a fund will in course of time be accumulated. There is nothing to do with this fund. * * * The men become impatient to use it," a strike occurs and is lost. ([a])

By 1869 trade unions with benefit features had developed to a considerable extent. The trade-union commission, in its final report in that year, gave the statistics of 153 trade unions, showing number of members, entrance fee, rate of contribution, and data concerning receipts and expenditures. The unions varied in size from the association containing thousands down to the Union Society of Biscuit (Journeymen), Pastry, and Gingerbread Makers, with a total of 6 members. The rate of contributions was much lower than at the present time, and in some cases no regular contribution was made at all. The Brick Makers' Friendly Association (Oldham) reported that its contributions "are such weekly sums as may be necessary to defray expenses." From the Hosiery Society of Leicester and Leicestershire the report came that there were "no fixed contributions, but levies made, when needed, by publication of a trade bill." Other organizations reported that the contributions varied in the several branches of the different lodges, and in most cases dependence was had upon special levies for funerals or upon the death of the wife, or the disablement of a member, or for any other good cause, including the depletion of the funds. Several of the organizations had separate contributions for different classes of members, and in many cases special rates were made for apprentices. ([b])

During the last forty years the system of benefits has gone through a state of gradual development and extension. Union after union came to adopt benefit features, and these benefits enlarged their scope and increased in amount. The statistics of unions with benefit features, presented in other parts of this report, show how rapid and continuous the movement has been. Rules have been elaborated for the administration of benefits, and during this period the benefit system has made an indelible imprint upon the entire policy of the British unions.

During the later eighties, however, a marked reaction took place against the extension of benefit unions. A wave of militant trade unionism swept through the world of workers, and discontent was

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[a] See The Amalgamated Society of Carpenters and Joiners, by Edward S. Beesly. Reprinted from the Fortnightly Review, London, 1867.

[b] See Eleventh and Final Report of the Royal Commissioners to Inquire into the Organization and Rules of Trades' Unions and other Associations, Volume II, appendix, London, 1869, pp. 316–329.

expressed with the conservative unionists who adhered to the old ideal of unions, a large part of the function of which consisted in insuring members. This movement of revolt culminated in the strike of the dock laborers in 1889. From the time of this strike a "new unionism" arose, which spread rapidly among the unskilled trades and strove to organize the unskilled workers and the women in industry.

The early successes of this movement for a time convinced the workers that a new era had arrived in trade union development. No longer would trade unionism be restricted to those able to pay high benefits; no longer would women and unskilled laborers remain unorganized.

"Now trades unionism," says Annie Besant, "is spreading among women, and large and powerful unions are springing up among unskilled laborers; so that there is hope that at last all workers will be enrolled in disciplined hosts and there will be no stragglers from the army of labor."(a)

During this period the question of benefits was acridly discussed, and the battle between the old and the new unions was waged with much expenditure of argument on both sides. Claims and counter-claims were urged, showing the relative success of the one as compared with the other form of union, in the winning of strikes and lockouts. "The proportion of strikes won by the 'new' unionists is very large as compared with those won by the 'old,'" says one of the leaders of the new unionism movement. "The press twits us with one or two defeats, ignoring the fact that the Amalgamated Engineers, in 20 years, have had about 20 strikes in London, and lost them all from the master's point of view."(b)

Over 15 years have elapsed since the success of the dock strike, and the antagonism between the old and the new unions by this time has been largely allayed. During these years the old conservative unions, which prior to 1889 had tended to develop into mere friendly societies, have been rejuvenated, and the newer organizations have receded a little from their former radical position. The new unions of unskilled workers found it absolutely necessary to increase their dues to a slight extent in order to provide adequate funds for trade purposes, and benefits were introduced upon a small scale, partly to attract new members, partly to retain those who had already joined. The new unions have not grown so rapidly as was anticipated by their adherents, in many cases their numbers having actually declined. At the present time unions with large benefits are the characteristic organizations of the United Kingdom.

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a See The Trades Union Movement, by Annie Besant, London, 1890.

b See speech delivered by John Burns on "The Liverpool Congress," London, 1890.

CHANGING ATTITUDE TOWARD BENEFIT FEATURES.

During the period in which the benefit features of British trade unions have developed, a series of changes has taken place in the public attitude toward these benefits. The original criticism of the benefits was involved in the criticism of the trade union itself. As long as trade unions were considered as of questionable legality and as combinations in restraint of trade, any action they might take was regarded as necessarily evil. The earliest criticism of the payment of benefits was that it enabled the unions to carry out their nefarious purposes of keeping men out of employment, enforcing idleness, depressing industry, and reducing all workmen to the same level.

"These unions," says an anonymous critic over 70 years ago, "when their rules are strictly followed, produce similar results, though in a more aggravated shape, to those which arise from a poor-rate and labor-rate, in their worst forms of abuse. If a workman throws himself out of employ, because he is not satisfied with his wages, a weekly payment of 8s. [$1.95] or 10s. [$2.43] is ready for his acceptance, which he can demand as his right and enjoy in idleness. He can gain nothing by superior qualifications for his business, and lose nothing by the want of them; industry will not increase his wages, nor negligence depress them, but the earnings of all are reduced to one common level, an attempt to raise which, by any one man, is treated as an offense to the general body."(a)

This criticism was leveled against the out-of-work benefit. A further objection was urged against benefits as constituting a fraud upon the worker, through fluctuation in the amount of dues and payments. "The workman who enters one of these unions, on the expectation that their rules are or can be observed, will find himself woefully deceived. He will have to pay more than they enact, and to receive less. By the regulations of the combination, of which an account has been given, a member has to pay 3d. [6 cents] weekly, and to be paid 9s. [$2.19] or 10s. [$2.43] when out of work, while in practice the weekly contribution has been frequently 1s. [24 cents] , 2s. [49 cents] , and sometimes even 5s. [$1.22] , and the allowance when on a strike the merest pittance that can suffice for subsistence."(b)

Many attacks on benefit features were prompted by the fear that the accumulation of large sums would lead to strikes, resulting in the impoverishment of the worker, and the sums collected for provident purposes would be expended on industrial conflicts. When this prediction was falsified by events, the point of attack was shifted, and the unions were denounced as actuarily unsound. Within measurable time, it was stated, the unions would realize that the paying of the large benefits they had promised would surely entail their financial

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a Character, Object, and Effects of Trade Unions, London, 1834, p. 94.
b Idem, p. 64.

breakdown. The combination of trade and benefit funds was especially attacked on the score of dishonesty and as calculated to deflect sums collected of workingmen from their original purpose. The system was also denounced for its alleged tendency to create tyrannical government by trade-union officials and unwilling submission of the unionists to the dictates of the leaders.

The argument against the combination of friendly and trade-union funds rested not only upon the alleged dishonesty of this procedure, but also upon the supposed danger from an actuarial point of view. "This, too, is certain," says one author, "that in every trades union there exists the fatal element of incalculability. At any moment a trade dispute may swamp the richest and best regulated union." He believes that the combination of funds is the surest means of bringing the trade unions to bankruptcy. "It may be remarked," he says, "that it is too frequently unobserved that regulations which leave the funds required to meet definite contingencies open to diversion for casual and incalculable demands have also the effect of removing the conditions which are generally indispensable to permanent success." We would therefore naturally expect the unionists to fear the combination of funds and the opponents of unionists to advocate it. "Strange to say," he continues, "we find the supporters of unionism clinging tenaciously to this double function, and angrily resisting every proposal for separation, as an insidious device to sap the power of the system. On the other hand, the opponents of unionism, with no less inconsistency, call for the peremptory separation of the trade and provident purposes of the unions, or at least of the funds devoted to each. They do not see that, even if they could effect this object—as assuredly they can not—they would only give increased stability and permanence to a system they condemn."[a]

A similar criticism of trade-union insurance is made by Robert Somers, in "The Trade Unions: An Appeal to the Working Classes and Their Friends."

Mr. Somers demands that the benefit features of the unions "be fully reserved for the purpose for which they are contributed." The argument for the "astounding practice" of the unions, of using their insurance funds for trade purposes—*i. e.*, that the unions are "only free clubs of fellow-workmen, who are thinking primarily of trade purposes, and care comparatively little for insurance or benefits," he con-

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[a] See Trade Unionism, with Remarks on the Report of the Commissioners on Trades' Unions, by J. Stirling. Reprinted from the second edition, 1869 (Glasgow, 1889), pp. 45, 46. The general attitude of the author on the subject of benefit features may perhaps be judged by his interpretation of the trade union itself: "The fanatical faith of the working classes in the artificial mechanism of combination will give place to trust in the wiser, because more natural, system of individual competition; and the hiring of labor, like the exchange of commodities, will be set free to be regulated by the heaven-ordained laws of supply and demand."

siders to be "full to the brim, not only of sophistry, but of palpable dishonor." He believes that the unions are acting "at enmity with fundamental principles of law and common integrity by adhering to a financial perversity of this kind;" and he suggests as an alternative that "funds paid for benefit purposes * * * be reserved for benefit purposes, and funds required for strikes and other great emergencies * * * be raised by special levies." ([a])

The union of the benefit and trade funds is attacked with equal vigor by Edmund Potter, M. P., in a book which appeared either in December, 1869, or in 1870. "It appears to us to be scarcely fair that funds subscribed for purposes solemn and almost sacred should be made use of to support contests between masters and men." "The unionists," he continues, "seek to be admitted to the privileges of the Friendly Societies' Acts, for the purpose of using the funds of their societies—sick, burial, and insurance funds—for the working of their trade action." It is true, he admits, that many friendly societies "are connected with certain trades in towns or districts, and meeting as they do in their own rooms very naturally discuss union questions," and that "many so-called friendly societies are merely trades' unions," but he is opposed to the granting of the privileges and immunities of friendly societies to any organization that has distinctively trade purposes. ([b])

"The combination of trade with benefit purposes," says another author, "was astutely conceived, with a view to increase the strength of trade organizations. The benefit element was first to decoy and then to control. The lure of prospective benefits having attracted members, the dread of confiscation was to enforce obedience. A workman, it was calculated, who had contributed for years to a union, would hardly dare to resist the will of its chiefs. The savings of a lifetime stood pledged for his submission." ([c])

These opponents of trade-union benefits were opposed not only to these benefits, but also to any form of charitable or other benefits that the unionist might secure in his aggressive action. The out-of-work benefit was looked upon as a means of enabling the trade unionist to hold out against what the employer may consider reasonable wages.

"The unionist," continues the same author, "fights his battle with the poor law at his back. If the worst comes to the worst, he can fall back on the parish for support. No doubt guardians may refuse relief to workmen who will not accept of proffered employment; but

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[a] The Trade Unions. An Appeal to the Working Classes and their Friends, by Robert Somers, Edinburgh, 1876, pp. 228, 229. This book is a somewhat belated attack upon the trade unions, based broadly upon the results of the investigation of 1869. It devotes some space to the benefit features of the trade union and attacks the organizations from all sides.

[b] See Some Opinions on Trade Unions, by Edmund Potter, M. P., pp. 9, 10.

[c] See Trade Unionism, with Remarks on the Report of the Commissioners of Trades' Unions, by J. Stirling. Reprinted from the second edition, 1869 (Glasgow, 1889), p. 43.

public opinion would hardly sanction a stern application of poor-law rules in the face of claimant distress, even though self-inflicted." (a)

Even within recent years strong opposition has been manifested by opponents of the trade unions to the payment of benefits by these organizations. "Perhaps the most effective weapon of intimidation," says one author writing in 1891, "which the unions in the skilled trades possess over their own members" is that of a withdrawal of benefit rights. This threat is more effective on the middle-aged than on the young, "on the steady-going than on the reckless, as the former subscribe regularly and the latter let their arrears accumulate, safe in the knowledge that the union, in spite of its rules, will not disqualify them. * * * Among those who have really been discharged will be found many who have all their lives paid their subscriptions, but who are getting too near to their pension to be anything but a drag on the society, and so are cast off just when they had hoped to reap some reward from it." (b)

Officials of the union may with impunity draw a pen through the name of a man who has subscribed as much as £100 ($486.65) to the organization.

To preserve the power granted to them by the creation of benefit features, the unions "nip in the bud any projects of benefits outside the union control" and bitterly oppose plans of employers to benefit the conditions of those working for them. (b)

A more unbiased representation of the public attitude toward the benefit features of trade unions is made by a report of the Committee on Trades Societies, appointed at the suggestion of the meeting of the Council of the National Association for the Promotion of Social Science, in 1858. This report, finally printed in 1860, is considered the best summarization of the conditions of the various trade unions at that time.

The report took up in detail the subject of the advantages and disadvantages of a connection between benefit and trade societies. The majority report came to the conclusion that the advantage of this connection was that since the work could be carried on by a single set of officers and by the same machinery the management was more economical. On the other hand, the majority of the committee believed that the principal disadvantage of this connection was that in times of need the temptation arose to appropriate benefit funds for strike purposes "and that there is a very strong motive, amounting even to a kind of moral compulsion, held out to members of the friendly society to acquiesce from interested motives in the general

a See Trade Unionism, with Remarks on the Report of the Commissioners of Trades' Unions, by J. Stirling. Reprinted from the second edition, 1869 (Glasgow, 1889), p. 16.

b Modern Labor: A Review of the Labor Problem, by J. Stafford Ransome, London, pp. 65–68.

policy of the trades' union, lest by resistance they should endanger their sick allowances and life insurance."

In elaboration of this point the majority of the committee pointed out that whereas in the case of friendly societies Parliament had provided "a simple and efficacious remedy for individual members" in the case of a trade union such a protection did not exist. As a consequence "it is quite impossible, in such cases, for individual members to prevent, however much they may disapprove, the expenditure on trade purposes of funds which they have subscribed for benefit purposes and which should be laid by to meet the future exigencies of the society without recurrence to the court of chancery—a course which is obviously beyond their means."

The majority report of the committee on the advantage of the benefit features of trade unions was not unfavorable. It found:

That trades' societies have secured the cooperation of many prudent workmen by undertaking to provide maintenance for those who are casually out of employment or who are seeking for it by assuming the functions of benefit societies, occasionally by promoting emigration or establishing reading rooms and libraries.

That while this union of purposes adds to the attraction of these societies it not seldom enables a majority of their members to dominate over an unwilling minority in strikes and all their consequences.

That the legal difficulties which rich societies experience in finding a profitable investment for their funds often increase greatly by the temptation to employ them in strikes.

The minority report was much more favorable. It found—

That what we have called the universal function of trades societies [namely, the enabling of the workingman to maintain himself while casually out of employment or traveling in search of it] has the effect of securing to them the support of large numbers of the most prudent and moderate-minded workmen.

This support is further secured, in most cases, by the combination with the purposes of a trade society of those of an ordinary benefit society, and sometimes of other institutions, such as libraries, reading rooms, etc.

This combination of purposes often affords to a majority the means of involving an unwilling minority in strikes and all the consequences which may flow from them.

The first or universal function of trades societies might (we think) be safely legalized under the Friendly Societies Acts.

The attitude of the new unionists toward benefit features was, especially at the first, decided and determined in its opposition. The new unionists favored an appeal to the State for the insurance of the workingmen, and they felt that little or nothing could be accomplished if the unions assumed burdens properly belonging to the community as a whole. This view is well represented in a pamphlet by John Burns.

"Trade unions," he says, "must be less sick and friendly societies than they have been in the past. At the present moment, in many cases, they were nothing more nor less than middle class rent-reducing societies." He contended, "If their [the unionists'] vigor was sapped away prematurely and prematurely aged through overwork, they had no right to throw themselves as burdens upon a limited class—that class to which they belonged—but they had a right to make sick, superannuation, and unemployed relief come by graduated income tax from the middle and upper classes."

In the same article, appeal is made directly to the State for the insurance of the workingmen. "The new unionists intended to do their best to invoke the aid of the State whenever the latter could do for the working classes more good than they could by trades unionism do for themselves." (a)

This question of benefits marked very clearly the difference between the old and the new unionism. As expressed in the words of John Burns, "the new unionism is socialistic in its tendencies, while the old is individualistic or at least sectional." (b)

During the last few decades, the public has decidedly approved the benefit features of trade unions, which are praised by people both in and out of the unions, because of their supposed effect, that of making the organizations conservative; and, further, because many evils originally feared have not come to pass. The unionists themselves, in replying to attacks upon their general policy, have almost invariably laid as much emphasis as possible upon benefit features, and it is safe to say that the great mass of organized workmen are now heartily in sympathy with the principle and policy of paying benefits, though they may be dissatisfied with the special provisions in their own union. The reports and other literature of the trade unions are replete with eulogies and praises of benefits, and the casual reader of this literature might easily come to the false conclusion that unions exist mainly, if not entirely, for the payment of this insurance.

One of the advantages of benefit unions, as discovered by the advocates of these organizations in the sixties, was the comparative economy of insuring the members in one organization instead of in two.

"It is much more economical to depend upon one society combining all benefits than to contribute to a friendly society for sick and funeral benefit and to a union for tool and accident benefit and trade purposes. The advantage of the former course lies in concentration of management and consequent lessening of working expenses." (c)

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a Trade Unionism—Past, Present, and Future, by John Burns. Pamphlet reprinted from "The Rotherham Advertiser," 1890.

b See John Burns, quoted through Henry Dyer in the Evolution of Industry, 1895.

c See The Amalgamated Society of Carpenters and Joiners, by Edward S. Beesly. Reprinted from Fortnightly Review, London, 1867.

The trade unions further maintain that benefit features have resulted in a diminution of the amount of pauperism of the country.

Thus, in his book on Trade Unions, Burnett claims to have established that "by the disbursement of their funds for friendly purposes, they [the unions] have reduced and prevented pauperism and rendered their members the most peaceful and contented portion of the toiling population.

"Thus * * * the trade unions of the country have been engaged in a work of mutual brotherhood, which should extort the admiration of all." [a]

The payment of benefits has been defended also on the ground that through them the unions become businesslike in their methods, conservative in their dealings, and careful in the avoidance of strikes.

TRADE UNION BENEFITS AND THE CHARACTER OF THE INDUSTRY.

The emphasis laid upon various benefits by different groups of trade unions depends to a large extent upon the nature of the industry. The extent of the benefits is limited by the amount of the members' contributions, which in turn is limited by the rate of wages prevailing in the industry. The nature and extent of the benefits are thus influenced by wages, amount of skill, and strategic position of the trade. Moreover, the unions in each industry endeavor to insure their members against the particular ills to which the pursuit they follow is likely to subject them.

The latest detailed figures for the various groups of trade unions are found in the Report by the Chief Labor Correspondent of the Board of Trade on Trade Unions in 1901. The following summary taken from this report shows, by groups of trades, the membership, the total income, and the expenditure for various kinds of benefits of the 100 principal trade unions in 1901:

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[a] See Trades Unions as a Means of Improving the Conditions of Labor, by John Burnett, Edinburgh, 1886, pp. 32–35.

INCOME AND EXPENDITURE OF 100 PRINCIPAL TRADE UNIONS OF THE UNITED KINGDOM, BY GROUPS OF TRADES, 1901.

[From the Report by the Chief Labor Correspondent of the Board of Trade on Trade Unions for 1901, pages 120 to 129.]

Items.	Building trades (14 unions).	Mining and quarrying (15 unions).	Metal, engineering, and shipbuilding (14 unions).	Textile trades (20 unions).	Clothing trades (4 unions).
Membership at end of 1901	208,869	248,868	237,742	111,544	48,187
Funds at end of 1900	$2,349,055	$3,507,262	$5,812,397	$2,780,650	$377,450
Income in 1901:					
Contributions and levies	1,712,385	1,340,774	3,377,040	724,870	277,843
Other income	125,780	171,437	289,065	175,948	12,872
Total	1,838,165	1,512,211	3,666,105	900,818	290,715
Expenditure in 1901:					
Unemployed, traveling, and emigration benefits	327,165	86,269	642,500	212,209	8,375
Dispute benefit	412,947	328,168	90,123	42,913	19,802
Sick and accident benefits	467,564	172,459	656,924	36,864	116,154
Superannuation benefit	165,811	.....	655,192	14,872	10,555
Funeral benefit	111,375	61,722	169,602	26,488	18,965
Other benefits and grants to members	50,573	8,429	59,687	9,412	.....
Payments to Federations, grants to other societies, etc	14,137	47,010	73,771	95,958	16,935
Working and other expenses	392,561	250,031	435,649	181,194	52,305
Total	1,942,133	954,088	2,783,448	619,910	243,091
Funds at end of 1901	2,245,087	4,065,385	6,695,054	3,061,558	425,074

Items.	Transportation (land and sea) (10 unions).	Printing, paper, and allied trades (7 unions).	Wood-working and furnishing trades (5 unions).	Miscellaneous trades (11 unions).	Total (100 unions).
Membership at end of 1901	121,725	41,907	19,928	122,456	1,161,226
Funds at end of 1900	$1,791,792	$749,582	$273,045	$637,584	$18,278,817
Income in 1901:					
Contributions and levies	505,493	356,014	201,288	532,001	9,027,708
Other income	133,712	28,124	19,505	48,144	1,004,587
Total	639,205	384,138	220,793	580,145	10,032,295
Expenditure in 1901:					
Unemployed, traveling, and emigration benefits	16,935	168,191	68,496	55,687	1,585,827
Dispute benefit	23,169	17,918	11,091	49,151	995,282
Sick and accident benefits	57,595	17,310	29,510	123,755	1,678,135
Superannuation benefit	14,488	67,917	30,294	28,537	987,666
Funeral benefit	27,608	24,240	11,285	29,508	480,883
Other benefits and grants to members	43,570	175	2,603	3,027	177,476
Payments to Federations, grants to other societies, etc	10,351	9,217	4,930	35,915	308,224
Working and other expenses	263,424	57,211	55,663	155,616	1,843,654
Total	457,140	362,179	213,872	481,286	8,057,147
Funds at end of 1901	1,973,857	771,541	279,966	736,443	20,253,965

The following table shows, for each of the groups comprising the 100 principal unions, the per cent of expenditure for each kind of benefit for the 10-year period, 1892 to 1901:

PER CENT OF EXPENDITURE OF 100 PRINCIPAL TRADE UNIONS FOR EACH BENEFIT AND FOR WORKING AND MISCELLANEOUS EXPENSES, AND TOTAL EXPENDITURE FOR THE PERIOD, 1892 TO 1901, BY GROUPS OF TRADES.

Group of trade unions.	Per cent of expenditure in 1892-1901 on—							Total expenditure.
	Dispute benefit.	Other benefits.					Working and miscellaneous expenses.	
		Unemployed.	Sick and accident.	Superannuation.	Funeral and other benefits.	Total.		
Building	15.3	14.6	26.5	8.4	11.4	60.9	23.8	$12,906,201
Mining and quarrying	39.3	13.3	12.8	.....	15.3	41.4	19.3	10,157,875
Metal, engineering, and shipbuilding	15.9	27.3	19.3	16.8	8.3	71.7	12.4	28,516,590
Textile	27.7	28.9	5.1	1.7	17.8	53.5	18.8	6,818,059
Clothing	21.2	3.9	38.0	9.7	8.7	60.3	18.5	3,063,087
Transportation	6.8	6.8	10.4	3.2	16.5	36.9	56.3	3,817,930
Printing and allied trades	5.7	48.2	5.2	13.6	9.7	76.7	17.6	2,873,722
Woodworking and furnishing	11.8	29.5	10.5	14.1	10.4	64.5	23.7	1,766,943
General labor and miscellaneous	16.8	18.3	18.9	6.3	10.4	53.9	29.3	3,698,199
Total	19.4	21.7	17.9	9.9	11.3	60.8	19.8	73,618,606

One of the best organized industries in the United Kingdom is that of the building trades, but the unions in these trades have directed their energies more to trade than to friendly purposes. They do not have, to the same extent as the metal, engineering, and shipbuilding, the textile, the printing and allied trades, and a number of other industries, an extensive system of unemployed benefits. During the 10 years from 1892 to 1901, inclusive, only 14.6 per cent of the total expenditure of the principal unions in the building trades was used in payment of the unemployed benefit,while the 100 principal unions in all trades devoted 21.7 per cent of their expenditure to that purpose. In the year 1901 the 14 principal building unions, with a membership of 208,869, expended only £67,228 ($327,165) on unemployed and similar benefits, while the 100 principal unions, with a membership of 1,161,226, expended £325,866 ($1,585,827).

Among the bricklayers, masons, plasterers, plumbers, and largely among the painters, unemployed benefit in the full sense of the term is not provided. All that is done is to allow to members a small sum while traveling in search of work. On the other hand, the carpenters and joiners, while attending closely to the provision of trade benefits, also allow to their members every kind of benefit for which the older types of union provide. ([a])

Among the building trades, as in other trades, benefits are paid principally by the unions of skilled rather than by unions of unskilled workers. In all the trades considered, however, provision is made

[a] Eighth Report by the Chief Labor Correspondent on Trade Unions, 1894 and 1895, London, 1896, p. xvii.

for the funeral benefit. In the building trades a still larger provision is made for sick and accident benefits than for the funeral benefits. From 1892 to 1901, inclusive, the 100 principal unions in all trades contributed 17.9 per cent of their total expenditure to the payment of sick and accident benefits; in the same period the proportion contributed by the principal unions in the building trades to this benefit was 26.5 per cent.

Of the principal benefit unions, the metal, engineering, and shipbuilding trades are extremely important and contain a larger number of separate industries than any other group. This group includes unions in iron and steel manufacture, in which, however, the number of benefit unions is small; the various engineering trades, in which the unions are large; the cutlery trades; the shipbuilding trades, including the boilermakers and iron and steel shipbuilders, the Associated Shipwrights, and several others.

This group of unions is the richest in accumulated funds. While in 1901 the 100 principal unions had accumulated funds averaging 71s. 8d. ($17.44) per member, the funds in the union of the metal, engineering, and shipbuilding trades amounted to 115s. 9d. ($28.16) per member. The income of these organizations is also the largest. In 1901 the unions in these trades had only slightly above one-fifth the membership of the 100 principal unions, but their income amounted to over three-eighths of the income of all the principal trade unions and their expenditure to over one-third.

Of the expenditure of the unions in the metal, engineering, and shipbuilding trades, a very large proportion goes toward paying friendly benefits. While, in the 10-year period under consideration, the 100 principal unions devoted 60.8 per cent of their expenditure to friendly benefits the principal unions of the metal, engineering, and shipbuilding trades devoted 71.7 per cent to this purpose. In the matter of unemployed and in sick and accident benefits, the unions in the metal, engineering, and shipbuilding trades paid a larger proportion than the average for the 100 unions, and this difference was even greater in the case of superannuation benefits.

The printing trades are organized strongly for trade purposes, and the payment of out-of-work benefit is general among them. They do not appropriate large sums, however, to the sick benefit and are not required to give much of their funds to the payment of accident benefits, since the proportion of accidents in the trade is not large. During the period from 1892 to 1901 almost one-half of the total expenditure of this group, or 48.2 per cent, was for unemployed benefits, the proportion of expenditure for this purpose being the largest among all the groups of unions, while the proportional expenditure upon disputes was the smallest among all the unions, and the proportional expenditure upon sickness and accidents was, with one exception, the smallest.

In the mining and quarrying trade unions the unemployed or out-of-work benefit was unimportant. There was no superannuation benefit, and a large proportion of the expenses of the unions was applied to disputes. The income of these organizations, however, is not large, and their accumulated funds are somewhat below the average for the principal unions. In point of numbers, the unions of the mining and quarrying industries are the most important, but in point of income, expenditure, and accumulated funds they are far behind other groups of unions much smaller in membership.

In the clothing trade little provision is made for out-of-work benefits, payments to the unemployed during the period from 1892 to 1901 being only 3.9 per cent of the total expenditures. In 1894 the only important section which made such provision for its members in the full sense of the term was "the hat-making trade, which alone furnished more than one-half of the total unemployed expenditure shown by the whole group. In most of the other cases, the amounts charged under the head of 'unemployed benefit' refer only to small allowances made to members traveling in search of work."[a]

The expenditure for sick and accident benefits by the principal unions in the clothing trades was very high during the period from 1892 to 1901, but the payments for funeral benefits were below the average for all the principal unions.

In the textile trades, which are strongly organized for trade purposes, the payment of unemployed benefits required a large proportion of the entire expenditure of the principal unions from 1892 to 1901, 28.9 per cent being devoted to the payment of the unemployed and 27.7 per cent to the payment of dispute benefits. The expenditure, on the other hand, for sick and accident and superannuation benefits was extremely low, in both cases being lower than that for any other group of unions paying benefits. In the "general labor and miscellaneous" unions of unskilled and low-skilled labor only the simpler benefits are paid. In these unions the working expenses are very high, amounting during the period from 1892 to 1901 to 29.3 per cent of the entire expenditure as compared with 19.8 per cent for the 100 principal unions. The expenditure for sick and accident benefits was large in proportion to the small receipts of these unions. The percentage of working expenses of the different groups of industries varies in inverse ratio to their total expenditure.

Many examples may be taken to illustrate the influence of the character of the industry and the nature of the particular occupation or operation upon the benefit expenditures of the unions. When, for instance, the work is unskilled and the workman liable to accident, a disproportionate sum is devoted to the payment of accident benefits.

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[a] See Eighth Report of Chief Labor Correspondent of the Board of Trade, 1894 and 1895, London, 1896, p. xviii.

Thus in 1903 the Carters' Association of England ([a]) gave £441 11s. 8d. ($2,148.97) to weekly accident pay, compared with only £122 18s. 4d. ($598.17) for sick pay, £78 ($379.59) for deaths due to natural causes, and £20 ($97.33) for deaths due to accidental causes. No out-of-work and no superannuation benefits were paid, practically the total available income of the union having been applied to the payment of accident, sick, and death benefits. It is typical of this poor union that the mere cost of management, despite low salaries, amounted to over one-third the total income.

As a general rule, the various organizations in a given industry or group of industries tend to a similarity and equality in the character and amount of their benefits. Thus, all the miners' associations have small dues, amounting on an average from 3d. (6 cents) to 6d. (12 cents) per week or from 13s. ($3.16) to 26s. ($6.33) per year for full members and to half that amount for half members, who are usually below the age of 18. As a rule, these organizations do not maintain considerable friendly benefits, the principal one being the funeral benefit.

Until recently the dues of the Coalville and District Miners' Association were 1s. (24 cents) per month, payable in weekly or fortnightly contributions. ([b])

This association is a comparatively wealthy organization. On December 31, 1903, it had a membership of 3,403 and accumulated funds amounting to almost £7½ ($36.50) per member. Its working expenses in general for the year 1903 were only about three-fourths the interest from invested funds. It has practically no benefits whatever. In the balance sheet for the year ending December 31, 1903, the amounts paid for the various benefits are not separately shown, but their total was less than £150 ($729.98). The total income for that year amounted to £4,251 9s. 9d. ($20,689.86), while the total expenditure, including benefits, was only £805 8s. 2d. ($3,919.52), or less than one-fifth of the income.

In the year 1901 this association paid out £22 ($107) for unemployed, traveling, and emigration benefits, nothing for sick and accident, superannuation, funeral, or dispute benefits, and only £11 ($54) in grants to members. In other words, the organization, with an income in 1901 of £4,174 ($20,313), had an entire expenditure, irrespective of working and miscellaneous expenses, of only £126 ($613), and its total expenses amounted to only about one-seventh of its income. ([c])

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[a] Thirteenth Yearly Balance Sheet (1903) of the United Carters' Association of England.

[b] See Rules of the Coalville and District Miners' Association, revised, 1891, Leicester, rule 42, p. 15. At the present time the dues amount to 6d. (12 cents) per week.

[c] Report by the Chief Labor Correspondent of the Board of Trade on Trade Unions in 1901, pp. 120, 121.

The unions of unskilled labor have not infrequently been disorganized through their attempts to pay large benefits on the small contributions of members. "It is my duty," says the general secretary of the Navvies', Builders', Laborers', and General Laborers' Union, in his thirteenth annual statement (1903) "to again draw attention to the benefits guaranteed in comparison to the small rate of contribution paid by members. The executives have tried to solve the problem, but so far have not been able to do much, as it finally rests with the members themselves, under present rules whether an improvement can be effected or not."

The trade unions of unskilled workingmen do not treat the payment of friendly benefits as a matter of first importance. Thus, the constitution of the Scottish Hackney Carriage, Tramway, and Omnibus Employees' Society, in stating the objects of the organization, emphasizes the trade policy, alleging that the sick and funeral funds are created merely to enable such members as voluntarily desire it to provide for their relief in sickness or temporary disablement, etc.

The sick and funeral fund of the Scottish Hackney Carriage, Tramway, and Omnibus Employees' Society is fairly typical of organizations for friendly benefits in unskilled trades. The entrance fee to this fund is 1s. (24 cents), if the applicant for membership is between the ages of 16 and 40, and 2s. (49 cents), if he is between the ages of 40 and 50, while the weekly contribution is 3d. (6 cents) for the first class and 4d. (8 cents) for the second class. The initiation fees and dues are thus graduated in rough approximation to age.

The sick allowance is fairly generous. The payment is 10s. ($2.43) per week for the first 8 weeks, 7s. 6d. ($1.83) for the next eight weeks, and 5s. ($1.22) for an additional 10 weeks, after which the allowance ceases. The usual provisions with regard to doctor's services, visiting of a sick member, the punishment of a false declaration of sickness, the remaining of the sick man at home during certain hours of the day, or the employment of the alleged sick member, etc., are to be found in the rules of the sick fund. No member is allowed aliment for less than 4 days' illness, nor for any sickness caused by drunkenness or disorderly conduct, or otherwise improperly contracted. There is a regular form of declaration in order to secure the sick benefit, also a form of declaration to be used when the member is able to dispense with the sick benefit, and in the form of application for membership to the sick and funeral fund of the union the applicant must declare the date of his birth, his age, his wife's name, his wife's age, his children's names and their ages, together with the assertion that all of them are in good health. "Should any of the statements herein contained prove false," continues the application, "whatever sums I have paid into the society shall be forfeited, and I shall be disentitled to any of its benefits."

In speaking of the benefit unions and the influence of the trade, only two classes have hitherto been mentioned, viz, unions with large

dues and large benefits and unions with small dues and small benefits. There is, however, a third class of unions with large dues and simple and small benefits. Such unions are found largely in the textile industry. The Amalgamated Operative Cotton Spinners, for example, has always endeavored to build up its power by means of a spirited militant policy rather than by the payment of benefits. It accumulates large funds in order to prepare for strikes. "It is satisfactory to find," says its annual report for 1897, "that we have again made great strides in the way of increasing our funds. This is an excellent improvement, though it is probable it would not have been so marked had there not been more of the piecers' funds included in the return."

The friendly benefits of this organization are largely of a semimilitant nature. The organization states that "we still remain, and are likely to remain, heavily handicapped with a heavy out-of-work expenditure." During the year 1897 the expenditure for out-of-work pay, stoppages, disputes, left-out pay, and lockout pay constituted an "unemployment benefit of £33,245 0s. 11d. [$161,787.02], which is more than double what it costs any other trade society in the Kingdom for the same benefit. This is a point that should be taken into consideration by our members, when they are tempted to complain about the heavy subscriptions. A splendid reserve fund can not be raised, and heavy benefits paid, unless the money is paid in for this purpose."

This payment of large sums for militant benefits is typical of the Amalgamated Operative Cotton Spinners and has always marked its financial administration. In 1895 over £30,000 ($145,995) was spent for out-of-work benefits, disputes' victims, lockouts, and stoppages, "which sum is far and away larger than the cost of similar benefits in any other labor organizations."[a]

The policy of the Amalgamated Operative Cotton Spinners renders the society extremely formidable in the case of a strike or lockout. During the years 1892 and 1893, this society expended during the lockout of those years £182,000 ($885,703), or over £10 ($48.67) per member. For the Amalgamated Engineers to make a similar effort at the present time would require an expenditure of about £1,000,000 ($4,866,500) in 2 years on the lockout alone, or a sum over 50 per cent in excess of their entire accumulated funds.

This policy of the cotton spinners' organization has been typical of the trade from the earliest times. In 1872, with 2,276 members, the cotton spinners of the Oldham district expended £1,669 18s. 8½d. ($8,126.74) for out-of-work unemployment as against only £43 12s. ($212.18) for funerals and £71 14s. 6d. ($349.05) for sickness. After 1878 the payment for sickness was discontinued. From 1872 to 1904, during which time the membership of the organization grew from

[a] Report of Amalgamated Operative Cotton Spinners, 1895.

2,276 to 6,537, the following sums were paid out: £444,138 3s. 5½d. ($2,161,398.42) for unemployment, £896 8s. 9d. ($4,362.51) for emigration, and £8,019 9s. 6d. ($39,026.78) for the leaving of trades. All of these were in the nature of benefits with distinctively trade purposes. The payment for funerals, on the other hand, amounted to only £4,196 16s. ($20,423.73), or about 0.94 per cent of the out-of-work benefit.

Women unionists are not affected much by the benefit policy of trade unions. In the first place the number of organized women is small. In 1903 there were only 119,416 women who were members of trade unions, as compared with 122,210 at the end of 1902, a decrease of 2.3 per cent.

In 1901, the latest year for which a detailed statement is made of the number of women in the various groups of trade unions, there were but 144 British and Irish unions including women and girls as members, the total female membership of the unions being only 120,078, or 6.2 per cent of the total membership. This was a decline from 1900, when there were 123,510 female members, or 6.5 per cent of the total. The great majority of female members in 1901 was found in the textile trades, 107,927, or 89.9 per cent, of the total being employed in these industries. Most of these, or 94,663, were in the cotton trades, 61 per cent of all women unionists being engaged in cotton weaving. Women, therefore, do not belong to trades paying extensive benefits. Practically no women are in the metal, engineering, and shipbuilding trades, the mining industry, the building trades, or other trades in which labor organizations pay large benefits. The following table shows the number of unions with which female members are connected in the various trade groups and the number and per cent of females in each group, also the total number of unionists of both sexes in each group:([a])

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[a] Report of the Chief Labor Correspondent of the Board of Trade on Trade Unions in 1901, pp. xx, xxi.

NUMBER AND PER CENT OF FEMALE TRADE UNIONISTS IN EACH GROUP OF TRADES, 1901.

Trades with which unions are connected.	Unions with female members.			All unions.	
	Number of unions.	Number of female members. (a)	Percentage of all female trade unionists.	Number of unions.	Number of male and female members.
Textile trades:					
Cotton preparing and spinning	19	21,423	17.8	20	44,636
Cotton weaving	50	73,240	61.0	110	121,493
Woolen and worsted manufacture	4	827	0.7	31	8,817
Linen and jute manufacture	12	10,061	8.4	24	16,686
Hosiery	4	1,636	1.4	12	5,498
Other textile trades	5	740	0.6	46	22,126
Total textile trades	94	107,927	89.9	243	219,256
Boot and shoe manufacture	2	777	0.6	15	33,542
Tailoring	7	552	0.4	20	25,014
Hat and cap manufacture	2	2,494	2.1	6	6,874
Other clothing trades	2	199	0.2	7	861
Printing, paper, and allied trades	6	823	0.7	50	58,214
Food and tobacco trades	4	2,235	1.9	28	19,300
Other trades	27	5,071	4.2	867	1,559,719
Total, all trades 1901	144	120,078	100.0	1,236	1,922,780
Total, all trades 1900	145	123,510	100.0	1,252	1,910,614

a In some cases the figures in this column are estimates.

NATURE OF EXISTING BENEFITS.

Friendly benefits in unions generally have in view a trade purpose as well as insurance. To a considerable extent benefits are introduced with the object of rendering the unionists stronger in disputes with their employers. This is especially observable in the unemployment or out-of-work benefits, established as a form of relief for the distressed, but perhaps to an equal extent based upon the idea of removing the surplus labor from the market and putting the unemployed man above the necessity of underbidding. The payment of 10s. ($2.43) to an unemployed man, who is thus enabled to refuse to work below the standard rate of 20s. ($4.87), although he might have secured a position at 16s. ($3.89), is in the nature of a strike in detail. This benefit has in the past been employed by a few strong, exclusive unions in a directly militant way. One man after another has been withdrawn from the employ of an obnoxious or antagonistic employer and maintained on out-of-work benefit until the employer has been willing to grant terms. Even at the present time the out-of-work benefit accomplishes this purpose of maintaining wages at the standard rate. The same is true of a different form of this benefit, the traveling benefit, which maintains a workingman in search of employment in another place and prevents him from accepting wages below the standard. Another evidence of the trade purpose of friendly benefits is furnished by the emigration benefit, which was consciously intended to buy up and remove the surplus labor from the market.

To a less extent other benefits exert this influence. The payment of a small sum to members above the age of 65 has the advantageous effect, so far as the workmen in the trade are concerned, of obviating the competition of old men, who might be disposed to undercut wages. The superannuation benefit is not paid in cases where the workingman continues at his trade, though all or part of it may be paid if he works at another trade. But when the superannuation benefit is paid for the entire incapacitation of the member, no direct trade result is to be observed.

Sick and accident benefits have very much less of a trade purpose than the out-of-work benefit. Of course, to permit employees to verge on starvation during a period of sickness or incapacitation from accident would be to force them to accept lower wages upon the termination of their incapacity. It is quite clear, however, that the principal effect of this benefit is friendly. The same is true of the funeral benefit and the payment of sums upon the death of a member's wife.

While British unions enter the field covered by friendly societies, and even extend this field, their purposes can in no sense be called antagonistic. It is not unusual for a trade union to declare specifically in its constitution that it does not wish to compete with friendly societies, or in any way to injure them. "It is no part the object of this association," say the Scottish Iron Molders, "to, in any sense, act as a rival to the many benefit societies in the United Kingdom, but rather to provide against a train of events which, in the course of things, will arise, and which it is impossible to make provision for in the ordinary benefit societies." (a) The field of insurance covered by friendly societies is, on the whole, different from that covered by the trade unions. The friendly society lays stress chiefly upon payments for sickness and funerals, while in the trade unions, though the insurance includes this branch, the greater part of the sums dispensed in the form of benefits are paid for accidents, superannuation, out-of-work, loss of tools, emigration, and other benefits.

In the great majority of British unions the theory is held that insurance of workingmen is a legitimate sphere of activity on the part of the trade union. The question has repeatedly arisen as to whether or not the union should do anything more than merely protect its members in strikes and lockouts, but the preponderance of opinion in England has always justified the use of benefits. "Every bona fide trade union," says one writer, "is a protective association, and in the conflict of opinion in recent years with regard to the proper functions of these organizations we have had a recrudescence of the old controversy as to whether or not they should endeavor to be anything more.

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a Rules of the Associated Iron Molders of Scotland, Glasgow, 1904, p. 3.

"Differences of opinion on this point still exist, but the balance is overwhelmingly on the side of the wider interpretation of the rightful sphere of trade-union action." ([a])

In fact, it has often been stated that the insurance is the principal work of the unions. Thus, the minority report of the subcommittee appointed by the National Association for the Promotion of Social Science in 1860 went so far as to assert "that the simplest and universal function of trades' societies is the enabling the workman to maintain himself while casually out of employment or traveling in search of it." ([b]) This view, however, leans too much upon the other side, and is in conflict with that of the trade unionists themselves, who have always maintained that benefit features, while important, are merely incidental and secondary to the attainment of the trade purpose of the unions—that is, the protection of the laborer in his relations with the employer.

The importance of friendly benefits in the eyes of the union is shown by the prominence they receive in the enunciation of the purposes of the organizations.

The laws regulating British trade unions require that the various objects and purposes of trade unions be explicitly stated in their rules. In most of the trade-union constitutions great, and perhaps even undue, emphasis is laid upon the benefit features. Thus, the rules of the United Society of Boiler Makers and Iron and Steel Ship Builders declare "that the objects of this society are the establishment of a fund for the relief of its members in sickness, with medical and surgical aid, assistance to members out of employment, protection of trade or disputes connected therewith, accidents, old age, for the interment of its deceased members and their wives, and for regulating the relations between workmen and masters."

The rules of the Friendly Society of Iron Founders state that "the objects of this society are the establishment of a fund for the relief of its members out of work, and for the mutual support of its members in case of sickness, accident, or superannuation, the burial of the dead, and the promotion of their trade interests and general welfare." The Amalgamated Society of Engineers mentions among its objects the assistance of the members "when out of work or in distressed circumstances," support "in case of sickness, accident, superannuation, and loss of tools by fire," and provisions "for their burial and the burial of their wives."

The rules of the Amalgamated Society of Carpenters and Joiners declare that "the objects of this society are to raise funds for the advancement and protection of the trade; for the mutual support of

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[a] Life and Labor of the People in London, Vol. IX, London, 1897, p. 247.

[b] Report of the Committee on Trades' Societies of the National Association for the Promotion of Social Science, London, 1860, p. xx.

its members in case of sickness, accident, and superannuation; for the burial of members and their wives; emigration; loss of tools by fire, water, or theft, and for assistance of members out of work. Also to form a contingent and benevolent fund, which shall be used for the purpose of granting assistance in cases of extreme distress not otherwise provided for by these rules."

In almost all the other unions the friendly benefits are emphasized in the constitutions and by-laws, and in many constitutions are given a place more important even than the trade protection of the members.

On the other hand the rules of the cotton spinners' organization,[a] which is not a markedly benefit organization, do not mention other friendly benefits than out-of-work, emigration, and accident benefits. The association, it is stated, is formed to secure for its members a fair reward for their labor, to provide for the settlement of disputes, enforcement of factory codes, and other legislative enactments for the protection of labor. "To afford pecuniary assistance to any member who may be out of employment in consequence of a dispute or lockout or when disabled by accident; to enable such of our members as may wish it, and who are on the funds, to emigrate." No mention is made in the rules of the protection of the sick, the payment of funeral benefits, or the protection of the old member. This lack of insistence upon friendly benefits in recapitulating the objects of the society is true also of many others of the textile unions.

No correct idea can be obtained of the meaning and extent of the benefit features of British trade unions without some knowledge of the organizations themselves. The following brief discussion of the growth and statistics of British unions down to 1903 is therefore given. The figures are from the British Labor Gazette for December, 1904, and are the latest available.

According to this authority, 1,166 trade unions were in existence at the end of 1903, with a total of 1,902,308 members, and of these 119,416 or 6.27 per cent were women and girls.

The tables showing financial details were based on the accounts of 100 selected unions. These 100 unions were selected as representing the largest and most important unions in their respective groups and as comprising among them the great bulk both of membership and of funds.

While the total membership of 1,902,308 was divided among 1,166 unions, nearly 60 per cent of this number, or 1,133,640 members, belonged to the 100 principal unions. These 100 unions in 1903 had an income of £2,073,612 ($10,091,233), or 36s. 7d. ($8.90) per member, and an expenditure of £1,895,015 ($9,222,090), or 33s. 5¼d. ($8.14)

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[a] See Rules of the Amalgamated Association of Operative Cotton Spinners, etc., of Lancashire and Adjoining Counties, Manchester, 1904.

per member. Their accumulated funds amounted to £4,550,775 ($22,146,347), or 80s. 3½d. ($19.54) per member. The accumulated funds were over 3⅓ times as great in 1903 as in 1893, although the membership had increased less than 25 per cent. The per capita accumulated funds during the years from 1893 to 1903 increased from 29s. 9d. ($7.24) to 80s. 3½d. ($19.54), or nearly 170 per cent.

During the 12 years from 1892 to 1903 the total expenditure of the 100 principal unions was £18,677,614 ($90,894,609). Of this amount, £3,807,920 ($18,531,243) or 20.4 per cent was for working expenses, £3,360,019 ($16,351,532) or 18 per cent was for dispute benefits, £4,169,459 ($20,290,672) or 22.3 per cent was for unemployed benefits, and £7,340,216 ($35,721,161) or 39.3 per cent was for other benefits. The expenditure for friendly benefits, including unemployed benefits, was thus nearly 3½ times as great as that for dispute benefits. In other words, of the total sum devoted to friendly benefits and to militant expenditure over three-fourths went to the account of friendly benefits.

From 1902 to 1903 there was a decrease in the total membership of British unions from 1,924,809 to 1,902,308, or 1.17 per cent. The membership of the 100 principal unions decreased from 1,148,582 to 1,133,640, or 1.30 per cent. The income of the 100 principal unions increased from £2,067,666 ($10,062,297) to £2,073,612 ($10,091,233), or from an income per member of 36s. ($8.76) in 1902 to 36s. 7d. ($8.90) in 1903. The expenditure per member, however, increased in a greater degree, or from 31s. 0¾d. ($7.56) to 33s. 5¼d. ($8.14). The accumulated funds increased from £4,372,178 ($21,277,204) to £4,550,775 ($22,146,347), or from 76s. 1½d. ($18.52) to 80s. 3½d. ($19.54) per member. The increased expenditure was largely due to considerable increase in the payments for unemployment, 38.92 per cent of the expenditure for friendly benefits being devoted to the payment of the unemployed benefit in 1903, as compared with 35.87 per cent in 1902 and 36.23 per cent during the 12 years from 1892 to 1903. The percentage of total expenditure devoted to working and management increased slightly during the year 1903.

No statement is given in the Labor Gazette showing the number of trade unionists according to trade groups or according to size of unions. The latest figures giving detailed information on these points are found in the Report of the Chief Labor Correspondent of the Board of Trade on Trade Unions in 1901, and are as follows:

Of 1,922,780 British trade unionists reported in 1901, 514,536 belonged to unions in the mining and quarrying industry; 334,913 in the metal, engineering, and shipbuilding trades; 248,648 in the building trades; 219,256 in the textile trades; 166,434 in the transport trades; 66,291 in the clothing trades, and 372,702 in the miscellaneous and working trades.

Of the entire number of union members in 1901, 59 per cent were found in 40 organizations with a membership of 10,000 or over, while the remaining 41 per cent were scattered in 1,196 different unions. The membership of a very large percentage of the unions was extremely small. Thus there were 189 separate unions, each of which had less than 50 members, averaging about 30; 253 unions had a membership ranging from 50 to 100, and in 330 unions the membership ranged from 100 to 300. The majority of the small unions were unregistered, but the greater number of the large unions were registered under the law.

The proportion between friendly benefits and dispute benefits varied greatly in different classes of trades. That in the mining industry was least of all, only 41.4 per cent of the entire expenditure during the period 1892 to 1901 having been devoted to friendly benefits, and 39.3 per cent to dispute benefits. In the metal, engineering, and shipbuilding trades 71.7 per cent was devoted to friendly benefits, and only 15.9 per cent to dispute benefits. The greatest difference of all, however, was in the printing trades, where during the 10 years ending December 31, 1901, 76.7 per cent of the expenditure was devoted to friendly and only 5.7 per cent to dispute benefits. In this calculation, however, the out-of-work benefit has been counted as a friendly benefit, though its nature may be better described as semimilitant, since in truth it lies half way between an entirely friendly benefit and an expenditure for strikes.

OUT-OF-WORK BENEFIT.

The out-of-work benefit developed gradually from the traveling benefit, which was paid to journeymen from the very beginning of the trade-union movement, even as early as the first half of the eighteenth century. Many trades in England were organized into a large number of local groups, and the members who were out of work moved from town to town and secured temporary relief. In 1741 it was stated of the wool combers that "they further support one another in so much that they are become one society throughout the Kingdom. And that they may keep up their price to encourage idleness rather than labor, if any one of their club is out of work, they give him a ticket and money to seek for work at the next town where a box club is, where he is also subsisted, suffered to live a certain time with them, and then used as before, by which means he can travel the Kingdom round, be caressed at each club, and not spend a farthing of his own or strike one stroke of work. This hath been imitated by the weavers also, though not carried through the Kingdom, but confined to the places where they work."([a]) By the beginning of the

[a] See A Short Essay upon Trade in General, by "A Lover of His Country," London, 1741. Quoted in Webb's History of Trade Unionism, new edition, 1902, p. 31.

nineteenth century the compositors and the calico printers had a series of local clubs throughout the country, and a systematic form of relief for the tramping journeyman.

The German system, however, of spending a few years in traveling about the country at the termination of apprenticeship (*die Wanderjahre*) does not seem to have been a regular custom for English workingmen.([a])

Of all the benefits of trade unions, the out-of-work benefit has met with the bitterest opposition from the critics of trade unions. This is in large measure due to the militant nature of this benefit. While almost all benefits of trade unions, including superannuation, funeral, sick, and accident benefits, are to a certain extent intended to strengthen the resisting power of the unionists, this motive is especially apparent in the granting of out-of-work benefits. This application of the out-of-work benefit is thus to a large extent in effect a strike in detail. The action of a man in taking support from a union rather than accept work at a reduced rate of pay is similar to the whole body of men striking or refusing to accept conditions of work other than those to which they have been accustomed or expect.

It is from this point of view that the unions chiefly commend the out-of-work benefit. Supporting a laborer in the absence of work at union rates has the same effect as a strike for the maintenance of union rates of wages. It also secures something like steadiness of employment.

According to Professor Beesly, the out-of-work benefit "does for the workman what the capitalist will do for him when society is better organized—secures him something like steadiness of income and employment."([b])

The out-of-work benefit also has the effect of converting the union into an employment agency. It is to the interest of the organization to keep the number of men out of work at as low a figure as possible. "It is the business of the secretary of every branch," says Professor Beesly, "to know if any work is to be had in the neighborhood and to send it to members on donation."([b])

The members that do not tell of such work are fined, and slackness of work in any locality must be immediately reported. The out-of-work benefit is not, as a rule, large enough to put a premium upon idleness, and a man declining to accept work in another place loses his donation. "It is better for him and the society," continues Professor Beesly, "that he should be earning 30s. [$7.30] at Manchester than idling on 10s. [$2.43] donation at Birmingham or Worcester."([b])

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[a] See Webb's History of Trade Unionism, new edition, 1902, p. 24.

[b] See The Amalgamated Society of Carpenters and Joiners, by Edward S. Beesly. Reprinted from the Fortnightly Review, London, 1867.

Either the union or the employer pays the fare of the workingman to the new place, and the man out of work must go, unless he is ill or has some other reasonable excuse.

The advantages of the out-of-work benefit from the point of view of the workingman are thus summed up by Professor Beesly: "Experience proves that this system works admirably. Secretaries and private members are alike vigilant to keep down donation. The sense of comfort and security it inspires can not be estimated by those who, never having known what it is to depend for their bread on payment by the day or the hour, draw foolish comparisons between the precarious intermittent wages of an artisan and the steady salary of a bank clerk or curate." [a]

The influence of the unemployed benefit in regulating conditions of trade, and the immense emphasis laid upon it by many unions, may be illustrated by the experiences of the London Society of Compositors. During the 56 years (1848–1903) for which statistics of the society are available, a great element of expense has been the payment of benefits to the unemployed. In this period it spent a much smaller sum on strikes than on the unemployed benefit. Until 1861 the payments to the unemployed never amounted to over £1,000 ($4,867) per year, but since that year there have been only three years when the payments were less than that sum.

During the last 22 years, from 1882 to 1903, inclusive, almost one-half of the total receipts of the London Society of Compositors was expended upon the payment of benefits to unemployed members. During the last 4 years the amount paid in unemployed benefits was considerably over one-half of the entire amount derived from subscriptions, and during the year 1894 it was more than 64 per cent. The number of claimants for the out-of-work benefits has also increased with considerable regularity, ranging from 17.3 per cent to 26.3 per cent of the total membership of the union. The average amount of relief given to each claimant has also tended to increase. During the period from 1882 to 1890, inclusive, the average payment made to each claimant, actually in receipt of relief, was well below £4 ($19.47), and with the exception of one year, 1894, it was invariably less than £6 ($29.20) during the period from 1891 to 1899, inclusive. During the years 1900 to 1902, inclusive, the average relief per claimant ranged about £6 4s. ($30.17), and in the year 1903 it rose to £7 10s. 9¾d. ($36.70). Of the 1 shilling (24 cents) paid weekly by each member of the society, 6½d. (13 cents) are devoted entirely to this benefit.

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[a] See The Amalgamated Society of Carpenters and Joiners, by Edward S. Beesly. Reprinted from the Fortnightly Review, London, 1867.

The following table shows the development of the unemployed benefit in that organization during the last 22 years:

STATISTICS OF BENEFITS PAID TO UNEMPLOYED MEMBERS OF THE LONDON SOCIETY OF COMPOSITORS, 1882 TO 1903.

[From the Fifty-sixth Annual Report of the London Society of Compositors, 1903, p. 35.]

Year.	Number of members.	Subscriptions.	Number of claimants.	Per cent of claimants of membership.	Payments to unemployed members.	Average relief to each claimant.	Maximum yearly relief.	Weekly amount per member required for unemployed claims.
1882	5,660	$42,270	1,180	20.8	$23,363	$19.80	$46.72	$0.0811
1883	5,850	45,196	1,227	21.0	20,148	16.42	46.72	.0659
1884	6,175	48,624	1,209	19.6	19,492	16.12	46.72	.0608
1885	6,435	51,143	1,435	22.3	25,636	17.86	74.94	.0760
1886	6,585	50,758	1,455	22.1	26,485	18.20	89.06	.0760
1887	7,025	55,057	1,429	20.3	23,084	16.15	46.72	.0608
1888	7,400	58,318	1,555	21.0	26,981	17.34	61.32	.0709
1889	7,955	62,739	1,505	18.9	25,250	16.77	64.24	.0608
1890	8,910	73,017	1,545	17.3	26,956	17.44	64.24	.0558
1891	9,350	81,172	2,031	21.7	51,773	25.49	99.28	.1065
1892	9,798	88,466	2,256	23.0	57,942	25.69	96.36	.1115
1893	10,151	95,700	2,447	24.1	57,744	23.60	75.92	.1115
1894	10,011	125,619	2,636	26.3	80,704	30.62	81.76	.1571
1895	10,280	133,281	2,151	20.9	58,062	26.99	81.76	.1065
1896	10,558	147,657	2,041	19.3	51,675	25.32	81.76	.0963
1897	10,780	131,786	1,922	17.8	49,058	25.52	81.76	.0862
1898	11,079	135,811	1,991	18.0	46,542	23.37	81.76	.0811
1899	11,415	138,504	2,166	19.0	62,871	29.03	93.44	.1065
1900	11,287	142,529	2,546	22.6	77,226	30.33	99.28	.1318
1901	11,355	139,420	2,552	22.5	76,850	30.11	110.96	.1318
1902	11,244	137,605	2,511	22.3	75,360	30.01	93.44	.1268
1903	11,270	[a]142,123	2,294	20.4	76,921	36.70	123.12	.1318

[a]Not including amount refunded in connection with the levy.

No benefit fluctuates so violently as does the out-of-work benefit. The total is small in good times, but is enormously large in periods of industrial stress. Thus, in the year 1882, the United Society of Boiler Makers spent on out-of-work pay, in the form of traveling benefit, a total of £734 ($3,572), which two years later rose to £57,205 ($278,388). During the four years from 1880 to 1883 the union spent £25,991 ($126,485) for traveling and out-of-work benefit. During the next four years, which marked a depression, the same union paid £159,571 ($776,552). The cost of the benefit fluctuated from £57,205 ($278,388) in 1884 to £3,486 ($16,965) in 1889; rose again to £48,377 ($235,427) in 1894; fell again to £11,386 ($55,410) in 1899, and rose again to £71,922 ($350,008) in 1903. In other words, the cost of this benefit per member amounted to 39s. 9¾d. ($9.69) in 1884; 2s. 3¾d. (56 cents) in 1889; 24s. 9½d. ($6.03) in 1894; 4s. 9½d. ($1.17) in 1899, and to 29s. 7½d. ($7.21) in 1903, the periods of fluctuation coinciding with the 5-year periods of depression and recuperation in this, as in the other trades.

The Boiler Makers expended only £97,162 ($472,839) for disputes during the 37 years from 1867 to 1903, and £128,454 ($625,121) for out-of-work benefits during the 2 years of 1902 and 1903.

A large part of the out-of-work and stoppage pay of the Amalgamated Association of Operative Cotton Spinners is due to a new rule adopted by several of the districts, by which members can claim out-of-work benefits when working part time. This system, which was rendered possible as a result of the enormous assets of the union, amounting to some £390,000 ($1,897,935), or about £21 ($102.20) per member, has met with the opposition of the secretary of the organization, as follows: "We ventured last year to point out that we considered the adoption of such a rule as a step in the wrong direction. Further experience of its working confirms the view we expressed. We hope that the members will examine its incidence very carefully and make such alterations as appear in their general interests to be necessary."

The out-of-work benefit of the Amalgamated Cotton Spinners has always been far in excess of any other friendly benefit of the organization. In the year 1903 the out-of-work benefit and stoppage pay to members amounted to £56,671 ($275,789), or almost five times as much as payment to members for accidents, trade disputes, funerals, lockouts, leaving trade, left out, emigration, and superannuation and old age benefits, combined. The payment of this single benefit amounted to almost three-fifths of the entire expenditure of the union for all purposes whatsoever, and while in many respects the year was exceptional the out-of-work benefit has always formed a very high percentage of the total expenses of the union.[a]

Unemployment among the iron founders, as measured by the total number of traveling cards out, fluctuated very considerably during the 32 years ending in 1903. In 1872, out of every thousand members of the society, 1.8 members were constantly traveling. This proportion rose rapidly until it reached a maximum of 17.4 per thousand members in 1879. From then it fell gradually to 5.0 in 1882, rose again to 9.1 in 1885, fell to 1.6 in 1889, rose to 8.1 in 1894, fell again to 1.5 in 1899, and rose again, ranging from 5.3 to 5.5 per thousand members during the last three years from 1901 to 1903.[b]

The out-of-work benefit, especially in bad years, falls heavily upon the resources of the Bookbinders.

"It is regrettable that the year has been marked by severe depression in many departments of trade, and that this depression has very seriously affected our industry. The resources of the society have been heavily strained by the large proportion of members who have been compelled to swell the list of the unemployed. Some notion of the extent of the slackness may be formed when we find that no less

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[a] See Annual Report (1903) Amalgamated Association of Operative Cotton Spinners, pp. 42, 43.

[b] See Annual Report of the Friendly Society of Iron Founders of England, Ireland, and Wales for 1903, p. 39.

than 47 per cent of the membership was on the claimant's list during the year for one week or longer, 125 having received the claimant's allowance to its full extent." (a)

During the year 1903, 157 members of the General Railway Workers' Union received out-of-work pay during 2,362 days. This amounted to an average of 15 days per member out of work, and to an average payment of £1 1s. 10d. ($5.31). The number of members at the beginning of this year was 4,370 and at its close 3,945. (b)

During periods of depression the burden of the out-of-work benefit increases very rapidly, and the necessity for rigid adherence to the rules becomes more apparent as it becomes more difficult. The problem of meeting the demands of more or less incapable workingmen thrown out of employment is not new. The Steam Engine Makers, in their report for 1843, note a large decline in their accumulated funds, attributed to the out-of-work benefit and to the burden imposed upon the society by incapable men who are discharged and are supported by the organization. "The society," continues the report, "was never intended by its founders to be an asylum for those who were, through want of talent or inability, incapable of earning their livelihood at our profession," even after having "served a legal time to the trade."

The report claims that members of loose moral character, over and over again discharged for immorality and incapable of permanently holding a position, are frequently in a last instance discharged for a cause which throws them on the donation or out-of-work funds. "It can not be doubted but that there are some who seem careless about the society's interests and its funds in particular." The secretary continues that, while he pitied those in distress, it is impossible to augment the benefits without augmenting the income of the society. (c)

The following tables, taken from the Ninth Annual Abstract of Labor Statistics of the United Kingdom, 1901–1902, show the proportion of members of trade unions unemployed in the building trades, in the metal, engineering, and shipbuilding trades, in the printing and bookbinding trades, and in all the trades for which returns were made in the United Kingdom during each month of the 15 years from 1888 to 1902. These tables indicate to a certain extent the burden of the cost of the

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a See Annual Audit Account of the London Consolidated Society of Journeymen Bookbinders, 1904, p. 2.

b General Railway Workers Union, balance sheets for year ending December 31, 1903, Manchester, 1904.

c It is interesting to note how rapidly the attitude of the trade-union officials changes when bad times change to good times. The report of the Steam Engine Makers for 1843 is quite lugubrious; the report for 1844 states that conditions are improving, and the report for 1845, page 80, asserts that "the present position of our society is more than usually cheering." It not infrequently happens that the admonitions delivered by the secretaries of the union during periods of adversity are completely forgotten upon the return of good times.

unemployed benefit and the fluctuations in the cost of this benefit at various periods. It is inherent in the nature of this benefit that its cost increases exactly at the time when the union is least able to pay it, namely, in bad times. Of all the trade unions making returns, the average percentage of members unemployed during the year 1888 was 4.9 per cent. From this point it sank to 2.1 per cent in the year 1889, at which point it remained stationary in 1890. From this point it rose rapidly to a maximum of 7.5 in 1893, falling again to 2.4 in 1899. From this date it has again risen. The percentage of members unemployed was over three and a half times as great in 1893 as in 1889 or 1890. If a comparison of months is made instead of years, a wider variation is shown, the percentage of unemployment for all the trades making returns being over seven times as great in December, 1892, as in January and February, 1890.

PER CENT OF MEMBERS OF BRITISH TRADE UNIONS UNEMPLOYED, BY MONTHS AND YEARS, 1888 TO 1902.

[Compiled from returns furnished to the Labor Department of the British Board of Trade by trade unions.]

ALL TRADE UNIONS MAKING RETURNS.

At end of—	1888.	1889.	1890.	1891.	1892.	1893.	1894.	1895.	1896.	1897.	1898.	1899.	1900.	1901.	1902.
Jan....	7.8	3.1	1.4	3.4	5.0	10.0	7.0	8.2	4.5	3.3	5.0	3.0	2.7	4.0	4.4
Feb....	7.0	2.8	1.4	2.6	5.7	9.5	6.3	7.9	3.8	3.0	4.4	2.6	2.9	3.9	4.3
March..	5.7	2.2	1.7	2.8	5.7	8.7	6.5	6.5	3.5	2.5	3.1	2.5	2.3	3.6	3.7
April...	5.2	2.0	2.0	2.7	5.4	6.9	6.1	6.5	3.2	2.5	2.9	2.2	2.5	3.8	3.9
May....	4.8	2.0	2.0	3.0	5.9	6.2	6.3	6.0	3.3	2.3	2.7	2.5	2.4	3.6	4.0
June...	4.6	1.8	1.9	2.9	5.2	5.8	6.3	5.6	3.2	2.7	2.6	2.3	2.6	3.5	4.2
July....	3.9	1.7	2.3	3.3	5.0	6.2	7.4	5.3	3.1	2.7	2.6	2.3	2.7	3.4	4.0
Aug....	4.8	2.5	2.3	4.2	5.1	7.1	7.7	5.2	3.4	3.5	2.8	2.3	3.0	3.9	4.5
Sept....	4.4	2.1	2.6	4.5	6.2	7.3	7.6	4.9	3.6	4.4	2.6	2.4	3.6	3.7	5.0
Oct....	4.4	1.8	2.6	4.4	7.3	7.3	7.4	4.9	3.3	4.7	2.5	2.3	3.3	3.7	5.0
Nov....	3.1	1.5	2.4	3.8	8.3	7.2	7.0	4.3	2.9	4.8	2.3	2.2	3.2	3.8	4.8
Dec....	3.3	1.7	3.0	4.4	10.2	7.9	7.7	4.8	3.2	5.3	2.9	2.5	4.0	4.6	5.5
Yearly mean.	4.9	2.1	2.1	3.5	6.3	7.5	6.9	5.8	3.4	3.5	3.0	2.4	2.9	3.8	4.4

BUILDING TRADES (CARPENTERS AND PLUMBERS ONLY).[a]

Jan....	8.4	6.0	3.3	5.0	3.3	6.1	7.3	8.2	3.7	2.4	2.0	1.7	2.7	4.7	5.0
Feb....	10.1	6.7	3.0	5.5	3.8	5.0	4.4	10.1	2.5	2.0	1.7	1.5	3.1	5.2	5.9
March..	10.7	6.4	3.0	3.0	4.4	3.8	3.8	4.9	2.6	1.2	1.6	1.6	2.6	4.7	4.1
April...	8.5	4.7	2.8	2.8	4.5	2.5	3.1	3.3	1.5	1.0	1.1	1.3	2.2	3.4	3.5
May....	5.2	3.7	2.0	1.5	2.8	2.5	3.6	2.5	1.6	.8	1.2	1.3	1.9	3.1	3.1
June...	3.5	1.9	1.6	2.5	2.3	2.6	3.8	2.5	1.5	1.5	1.2	1.5	2.0	3.3	3.4
July....	2.8	1.7	1.8	1.9	2.3	2.8	3.6	2.4	1.8	1.3	1.0	1.1	1.8	3.0	3.5
Aug....	3.3	1.7	2.0	1.1	2.1	2.8	3.2	1.8	1.1	1.2	.9	1.2	1.8	2.7	3.4
Sept....	3.4	1.5	1.5	1.9	2.1	3.1	3.6	1.6	1.3	1.4	.9	1.3	2.1	2.9	3.8
Oct....	3.3	1.5	1.4	1.3	2.4	3.9	3.8	1.9	.9	1.7	.9	1.1	2.5	3.1	4.4
Nov....	3.2	1.6	1.5	1.4	3.2	4.0	4.2	2.1	.9	1.6	1.1	1.5	3.3	3.5	4.6
Dec....	3.3	1.7	1.9	1.5	3.0	6.5	5.7	3.8	2.1	2.8	1.8	2.5	4.2	5.2	5.9
Yearly mean.	5.5	3.3	2.2	2.5	3.0	3.8	4.1	3.8	1.8	1.6	1.3	1.5	2.5	3.7	4.2

[a] The other trade unions connected with the building trades do not, as a rule, pay unemployed benefit, and consequently do not keep an exact record of the number of their members out of work.

PER CENT OF MEMBERS OF BRITISH TRADE UNIONS UNEMPLOYED, BY MONTHS AND YEARS, 1888 TO 1902.

[Compiled from returns furnished to the Labor Department of the British Board of Trade by trade unions.]

METAL, ENGINEERING, AND SHIPBUILDING TRADES.

At end of—	1888.	1889.	1890.	1891.	1892.	1893.	1894.	1895.	1896.	1897.	1898.	1899.	1900.	1901.	1902.
Jan.....	9.2	3.3	1.8	3.2	5.5	12.0	10.7	11.4	5.7	3.5	7.7	3.0	2.2	4.1	4.7
Feb.....	7.8	2.8	1.3	3.5	6.1	11.6	9.7	10.7	4.7	3.1	7.0	2.5	2.4	3.8	4.7
March..	6.5	2.6	1.2	2.8	7.2	10.8	10.5	9.2	4.1	2.9	4.5	2.6	2.3	3.2	4.1
April...	5.9	2.0	1.6	3.1	7.5	10.4	10.1	8.7	3.8	2.9	4.0	2.2	2.3	3.7	4.7
May....	5.8	2.2	1.7	3.4	7.2	10.5	10.0	8.1	3.8	2.5	3.2	2.4	2.1	3.1	5.0
June....	5.5	2.6	2.1	3.7	7.0	10.0	9.9	7.8	3.7	2.9	3.1	2.1	2.4	3.4	5.5
July....	6.7	2.1	2.2	3.4	7.3	10.7	12.0	7.5	3.7	3.4	3.3	2.2	2.4	3.2	4.8
Aug....	5.3	1.9	2.6	4.3	7.1	11.4	12.5	7.3	4.1	4.8	3.3	2.3	2.6	3.6	5.0
Sept....	5.4	2.1	2.6	5.2	7.3	12.2	12.4	7.2	4.7	6.7	3.1	2.3	2.7	3.6	6.3
Oct.....	5.3	2.7	3.3	5.5	8.7	12.2	12.3	7.6	4.2	7.9	3.0	2.5	2.8	3.8	6.7
Nov....	4.5	1.6	3.1	6.1	10.5	12.4	11.5	6.4	3.8	8.0	2.6	2.3	3.5	4.4	6.8
Dec.....	3.6	1.4	3.0	5.3	11.1	12.6	12.3	6.7	3.9	8.7	3.2	2.5	3.9	5.5	7.9
Yearly mean.	6.0	2.3	2.2	4.1	7.7	11.4	11.2	8.2	4.2	4.8	4.0	2.4	2.6	3.8	5.5

PRINTING AND BOOKBINDING TRADES.

Jan.....	0.7	1.5	1.8	3.7	4.6	3.8	6.1	5.3	5.4	4.8	4.9	4.4	4.2	4.1	5.4
Feb.....	2.3	2.3	1.9	3.0	5.0	3.3	5.7	4.8	4.9	4.4	3.6	3.5	4.3	3.7	4.5
March..	2.1	1.5	1.6	1.8	2.9	2.8	5.4	4.9	4.6	3.6	3.0	3.3	3.6	3.7	3.4
April...	2.0	1.2	1.6	4.8	2.9	2.6	4.9	5.4	4.4	3.7	3.1	3.0	4.1	4.1	4.1
May....	2.0	1.6	.8	2.3	2.3	2.6	6.0	5.6	4.8	3.4	3.6	3.9	4.4	5.2	4.7
June....	1.4	1.6	1.9	2.7	3.4	2.8	6.4	5.5	4.8	4.4	3.8	4.0	4.6	4.9	4.6
July....	1.7	2.7	1.7	4.3	3.2	3.0	6.1	4.1	3.8	3.1	3.0	3.9	3.9	4.0	4.4
Aug....	4.3	2.6	2.5	4.3	4.3	6.3	7.5	6.7	5.6	5.3	4.6	5.9	5.6	6.5	6.0
Sept....	4.4	4.1	5.0	8.0	4.3	6.3	6.5	5.7	5.0	5.4	4.6	5.1	4.2	5.6	6.2
Oct.....	4.2	6.7	4.1	7.0	7.7	5.2	5.1	3.8	3.4	3.5	3.3	3.5	4.5	4.6	4.9
Nov....	3.0	2.7	1.8	4.3	6.3	3.8	3.7	2.5	2.3	2.5	2.4	2.2	2.8	2.6	3.0
Dec.....	.9	.9	2.0	1.7	3.7	6.0	4.5	4.1	3.0	3.1	3.9	3.5	4.4	4.7	3.7
Yearly mean.	2.4	2.5	2.2	4.0	4.3	4.1	5.7	4.9	4.3	3.9	3.7	3.9	4.2	4.5	4.6

The following table, showing the number of members of the Friendly Society of Iron Founders on the out-of-work, on the sick, and on the superannuation benefit during each month of the years 1894 to 1903, inclusive, indicates the extent to which the various benefits fluctuate. The percentage of persons on the out-of-work benefit fell from 10.3 per cent in 1894 to 1.7 per cent in 1899, and rose again to 7.3 per cent in 1902. The highest percentage was thus over six times as great as the lowest; on the other hand the percentage of members on the sick benefit fluctuated only between 2.5 per cent and 2.7 per cent, while the percentage of members on the superannuation benefit increased from 4.3 per cent to 5.4 per cent of all the members.

NUMBER OF MEMBERS OF THE FRIENDLY SOCIETY OF IRON FOUNDERS RECEIVING OUT-OF-WORK, SICK, AND SUPERANNUATION BENEFITS FOR EACH MONTH, AND PER CENT OF TOTAL MEMBERSHIP ANNUALLY RECEIVING SUCH BENEFITS, 1894 TO 1903.

[From the Annual Report of the Friendly Society of Iron Founders of England, Ireland, and Wales, for the ninety-fourth year, from January to December, 1903.]

OUT-OF-WORK BENEFIT.

Year.	Jan.	Feb.	Mar.	April	May.	June.	July.	Aug.	Sept.	Oct.	Nov.	Dec.	Average for the year.	Per cent of total members.
1894	1,666	1,451	1,336	1,257	1,434	1,348	1,436	1,474	1,753	1,731	1,784	1,990	1,550	10.3
1895	1,839	1,748	1,711	1,561	1,386	1,207	1,000	907	914	919	804	849	1,237	8.2
1896	763	556	465	417	361	343	350	430	481	482	465	532	470	3.0
1897	525	523	581	679	408	688	864	1,567	1,848	2,143	2,134	2,211	1,181	7.1
1898	2,048	1,095	662	451	349	335	345	317	334	318	345	436	586	3.5
1899	484	291	265	240	289	276	274	277	298	293	290	404	307	1.7
1900	356	326	337	377	327	443	454	496	625	657	773	1,009	515	2.8
1901	1,081	1,032	1,095	1,076	1,029	1,198	1,033	1,063	1,089	1,130	1,348	1,628	1,151	6.3
1902	1,645	1,654	1,442	1,261	1,149	1,273	1,057	1,078	1,208	1,386	1,318	1,480	1,329	7.3
1903	1,340	1,176	933	888	755	978	852	1,006	1,147	1,347	1,511	1,813	1,146	6.2

SICK BENEFIT.

1894	443	407	413	365	366	341	349	329	353	336	332	392	382	2.5
1895	396	490	376	425	350	328	333	337	342	353	380	432	396	2.6
1896	397	406	581	386	372	351	367	345	368	409	436	448	391	2.5
1897	467	475	403	452	395	426	401	413	384	367	398	415	420	2.5
1898	447	461	450	424	412	400	405	418	409	428	450	492	433	2.5
1899	482	572	582	490	459	428	445	454	462	468	435	543	485	2.7
1900	691	670	544	494	440	397	462	415	422	434	480	482	494	2.7
1901	479	530	537	502	469	447	468	469	463	448	479	556	487	2.7
1902	511	544	503	451	453	466	422	431	453	471	461	545	476	2.6
1903	587	527	491	452	444	460	439	427	417	424	439	473	465	2.5

SUPERANNUATION BENEFIT.

1894	639	648	649	643	656	657	656	650	656	650	674	687	655	4.3
1895	645	679	674	676	676	672	668	670	680	692	679	701	676	4.4
1896	689	698	695	703	720	702	704	687	699	700	704	708	701	4.5
1897	706	698	704	711	718	717	718	724	720	731	734	737	718	4.3
1898	737	732	740	746	736	738	735	745	741	752	753	777	744	4.4
1899	759	757	754	756	766	748	752	758	765	756	765	810	762	4.3
1900	773	775	776	783	782	790	786	809	801	800	805	845	794	4.4
1901	827	841	836	839	830	852	836	848	853	861	882	917	852	4.7
1902	893	905	905	902	912	929	910	929	918	954	952	952	922	5.0
1903	966	985	969	971	979	980	996	993	1,000	997	1,014	1,025	989	5.4

TOTAL FOR THE THREE BENEFITS.

1894	2,748	2,540	3,330	2,265	2,456	2,346	2,441	2,453	2,762	2,717	2,790	3,069	2,660	17.6
1895	2,880	2,917	2,966	2,662	2,412	2,207	2,001	1,914	1,936	1,964	1,863	1,981	2,309	15.3
1896	1,849	1,660	1,563	1,506	1,453	1,396	1,421	1,462	1,548	1,591	1,605	1,688	1,562	9.9
1897	1,698	1,696	1,735	1,842	1,521	1,831	1,983	2,704	2,952	3,241	3,266	3,363	2,319	14.0
1898	3,232	2,288	1,852	1,621	1,497	1,473	1,485	1,480	1,484	1,498	1,548	1,705	1,763	10.4
1899	1,625	1,620	1,601	1,486	1,514	1,452	1,471	1,489	1,525	1,517	1,490	1,757	1,546	8.8
1900	1,820	1,771	1,657	1,654	1,549	1,630	1,702	1,720	1,848	1,891	2,055	2,336	1,803	9.9
1901	2,387	2,403	2,468	2,417	2,328	2,397	2,337	2,380	2,405	2,439	2,709	3,101	2,481	13.6
1902	3,049	3,103	2,850	2,614	2,514	2,668	2,389	2,438	2,579	2,821	2,731	2,977	2,728	14.9
1903	2,893	2,688	2,393	2,311	2,178	2,418	2,287	2,424	2,564	2,768	2,964	3,311	2,600	14.5

The following table shows the number of members of the Steam Engine Makers' Society reported out of work in monthly reports from 1875 to 1903:

NUMBER OF MEMBERS OF THE STEAM ENGINE MAKERS' SOCIETY REPORTED OUT OF WORK, BY MONTHS AND YEARS, 1875 TO 1903.

Month.	1875.	1877.	1879.	1880.	1881.	1883.	1885.	1887.	1888.	1889.	1890.	1891.
January	58	103	419	230	125	63	178	271	254	88	28	60
February	54	105	474	164	124	61	214	257	207	70	30	66
March	38	95	509	153	111	44	236	263	156	54	34	61
April	43	89	585	129	94	32	209	213	121	46	35	80
May	28	86	496	130	112	52	154	183	127	88	39	100
June	27	111	359	118	71	60	141	381	131	37	37	69
July	51	107	442	172	90	61	160	341	108	31	45	60
August	63	80	389	151	72	74	220	318	137	32	44	84
September	77	114	393	105	74	84	296	372	103	29	51	121
October	48	132	353	134	88	88	301	359	114	47	45	109
November	56	153	304	143	85	113	299	339	92	47	42	106
December	46	166	246	129	62	84	282	288	90	44	34	88
Average per month	49	111¾	414	146½	92⅓	68	224	298¾	136⅔	51	38⅔	83⅔
Total members	3,871	4,124	4,071	4,134	4,387	4,762	5,062	5,080	5,165	5,500	5,822	5,965

Month.	1892.	1893.	1894.	1895.	1896.	1897.	1898.	1899.	1900.	1901.	1902.	1903.
January	113	353	423	383	251	78	.....	76	49	51	220	229
February	114	358	405	359	123	69	335	71	66	78	218	230
March	324	290	387	297	83	86	210	78	60	76	183	210
April	140	258	371	268	81	70	173	74	46	80	184	186
May	123	270	368	258	73	60	83	74	43	74	168	167
June	127	296	397	216	63	101	87	68	51	90	187	150
July	154	289	373	221	62	169	79	83	43	84	171	133
August	147	297	382	194	67	1,549	128	74	44	87	175	155
September	158	367	423	186	111	1,611	69	92	65	81	198	180
October	259	430	405	189	152	1,720	95	94	70	117	223	286
November	282	370	373	225	176	1,830	92	60	61	208	227	324
December	296	457	384	220	103	2,031	86	61	68	217	228	283
Average per month	186	336	391	251¼	111	781	130½	75½	55½	103½	198½	212
Total members	6,100	6,328	6,680	7,085	8,118	8,565	8,113	8,202	8,566	8,976	9,303	9,651

In order to lessen the amount of idle or out-of-work benefit, the unions endeavor, as far as possible, to secure suitable positions for the men instead of paying benefits. Every member knowing of a vacancy or leaving one situation to take another or receiving notice that he is to leave his job is usually obliged to give immediate notice thereof to the secretary or to the vacant book, so that an effort may be made to secure the situation for some unemployed member. Moreover, any member in receipt of out-of-work benefit will have his pay stopped if he refuses work secured for him or, in case he is informed where he can obtain work, if he either refuses it or declines to investigate the matter immediately.

Should the secretary or vacant bookkeeper receive a bona fide application for men, he requests volunteers for the job and gives the preference to those members who have been longest on the out-of-work roll. If more men volunteer than are wanted, he selects the required number by ballot. In case the number of volunteers is not sufficient, the secretary selects by ballot from those on the out-of-

work roll who have not volunteered, and if a member so elected refuses to accept the job he is at once suspended from the benefit. Members in receipt of out-of-work allowance who take intoxicating liquors in excess are liable to forfeit their out-of-work benefit until they have been again employed for three months continuously.

SICK BENEFIT.

Sick benefits have existed among trade unions from very early times. As early as 1796 there was an organization whose rules provided "that if any member or members of this society fall sick or lame and are thereby rendered incapable of work, he or they shall be relieved by an equal collection from all the members which shall be given to him or them as the committee shall determine." The sick benefit has always been one of the most popular of benefits. In 1901 out of the 100 leading British trade unions 77 had some form of sick or accident benefit.

In many respects trade unions are adapted to the granting of sick benefits, since such a form of insurance is not easily carried out by ordinary insurance companies. Sickness is a singularly difficult thing to define. Doctors proverbially disagree in their diagnoses. They might find equal chance for discord in deciding whether a man is actually sick or merely feigning illness. The loss to any insurance society from fictitious illness of its members or malingering renders it obligatory that the insuring body be a homogenous group governed by esprit de corps with a local administration gratuitous or at least cheap, and such an administration can best be carried on by men of the same trade and locality.

Sick insurance payments increase with the average age of the members, but by no means so rapidly as superannuation benefits.[a] The cost is, therefore, far more constant, and to meet the future demands of the benefit does not require so large an accumulation of funds as that required for superannuation benefits.

The percentage of members of a trade union drawing sick benefits fluctuates but little from year to year, but shows a gradual increase with the advancing age of the members. During the 26 years from 1851 to 1876 there were only 5 years when the average percentage of the members of the Amalgamated Society of Engineers upon sick benefit was as high as 2 per cent and only 1 year in which the proportion of members upon sick benefit exceeded 2.1 per cent. During the 27 years from 1877 to 1903, however, there was no year in which the percentage of members in receipt of sick benefit was not above 2 per cent; the percentage ranged from 2.1 per cent in 1877 to 2.6 per cent in 1895.

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[a] The fluctuation of sickness with the varying age of insured persons is statistically shown in another part of this report.

The following table shows for eight of the larger trade unions the average monthly percentage of members in receipt of the sick benefits during each year of the period from 1870 to 1894. This proportion is fairly uniform with, however, a tendency to increase, resulting probably from the increasing age of the members.

AVERAGE PER CENT OF MEMBERS PER MONTH RECEIVING SICK BENEFITS EACH YEAR IN EIGHT SELECTED UNIONS, 1870 TO 1894.

[The figures in this table are from the Annual Reports of the Labor Department on Trade Unions. Since 1894 the number of members receiving sick benefits is not separately shown in these reports.]

Year.	United Society of Brush Makers.	Amalgamated Society of Carpenters and Joiners.	Amalgamated Society of Engineers.	Steam Engine Makers' Society.	Friendly Society of Iron Founders.	United Society of Boiler Makers and Iron and Steel Ship Builders.	United Pattern Makers' Association.	Amalgamated Society of Tailors.
1870	.....	1.8	2.1	1.9	2.5	.....	.....	1.10
1871	.....	2.2	1.9	1.6	2.4	.....	.....	1.10
1872	.....	1.7	1.7	1.5	2.3	.....	.....	.70
1873	.....	1.6	1.7	1.4	2.0	1.9	.....	.75
1874	.....	1.6	1.8	1.3	2.2	2.2	.....	.97
1875	.....	1.8	1.9	1.6	2.3	2.8	.....	1.10
1876	.....	1.7	2.0	1.6	2.5	2.8	.....	1.10
1877	.....	1.7	2.1	1.5	2.3	2.8	.....	1.20
1878	2.0	1.8	2.2	1.6	2.4	3.4	.....	1.30
1879	2.6	2.2	2.4	2.1	2.5	4.2	.....	1.60
1880	2.2	2.2	2.2	2.0	2.6	3.2	.....	1.60
1881	2.4	2.4	2.2	2.0	2.9	2.7	1.3	1.50
1882	2.5	2.1	2.2	1.9	2.7	2.1	1.6	1.30
1883	2.4	2.0	2.2	2.0	2.8	2.4	1.4	1.40
1884	2.9	2.0	2.3	2.2	2.7	3.0	1.6	1.50
1885	2.7	2.2	2.4	2.2	2.8	3.1	1.3	1.50
1886	2.5	2.5	2.5	2.2	2.9	3.3	1.5	1.70
1887	2.8	2.3	2.5	2.2	2.8	3.3	1.4	1.70
1888	2.1	2.4	2.5	2.3	2.8	3.1	1.0	1.61
1889	2.3	2.1	2.2	2.2	2.4	2.6	1.4	1.47
1890	2.6	2.1	2.2	2.6	2.6	2.7	1.7	1.61
1891	3.2	2.2	2.5	2.5	2.8	2.77	1.88	1.62
1892	3.04	2.18	2.44	2.41	2.52	2.78	1.55	(a)
1893	2.85	1.98	2.45	2.40	2.69	3.17	(a)	1.60
1894	3.00	2.02	2.38	2.07	2.41	3.00	(a)	1.28

a Not reported.

Though there was considerable variation for some societies in the per capita amount of sick benefit paid from year to year, as a general thing the amount was somewhat greater in later than in former years. This was true in the case of the Friendly Society of Iron Founders, the United Pattern Makers' Association, the Operative Bricklayers' Society, the Amalgamated Society of Railway Servants, the Amalgamated Society of House Decorators and Painters, and a number of other trades.

The per capita expenditure on this benefit by the Engineers during the period from 1851 to 1903 varied from a minimum of 4s. 9d. ($1.16) in 1851 and 7s. 1¼d. ($1.73) in 1852 to a maximum of 13s. 4¾d. ($3.26) in 1886. There were only two other years, however, 1879 and 1887, when the per capita expenditure was as high as 12s. ($2.92). During the last 10 years of the period the amount was fairly constant, averaging 10s. 6¾d. ($2.57).

During the period from 1853 to 1903 the average sick benefit paid by the Steam Engine Makers' Society varied from 3s. 3¾d. ($0.81) in

1858 (the next lowest being 7s. 3d. ($1.76) in 1857) to 12s. 2¼d. ($2.97) in 1891. The last 10 years of the period showed an average of 10s. 2½d. ($2.48).

For the Society of Boiler Makers and Iron and Steel Ship Builders figures are available from 1867 to 1903, the minimum sick benefit per member being 7s. 5¾d. ($1.82) in 1873 and the maximum 18s. 9d. ($4.56) in 1903. There was considerable variation during the period, the last 4 years showing a rapid increase from 12s. 8d. ($3.08) to 18s. 9d. ($4.56).

During the 10 years from 1894 to 1903, the sick benefit of the Iron Founders fluctuated but little, the average yearly benefit per member during that period varying from a minimum of 9s. 4¾d. ($2.29) in 1894 to a maximum of 11s. 4½d. ($2.77) in 1900.

The number receiving sick benefit, however, tends to increase during bad times, owing to the debilitating effect of malnutrition as the result of low wages. "This benefit," says the Fifty-fifth Annual Report of the Operative Bricklayers' Society, "reflects to a considerable extent the state of trade; many of our members are unable to provide for emergencies, and when unemployed for any length of time become debilitated for want of proper nourishing food, and they are compelled to seek medical relief and consequently fall on the sick benefit. In making this statement I have no desire to make the imputation of malingering, * * * but my experience shows that men with every desire to keep away from the doctor are driven to him through the debilitating influence of unsatisfied nature; men who while fairly well nourished can keep at bay incipient ailments to which they are liable, when that nourishment is lessened in any appreciable degree are unable to resist their insidious encroachment."[a]

"Generally speaking," says the secretary of another organization, "when trade is good, and men are earning sufficient to obtain the necessaries for sustaining the body, health is maintained, but that this is not always the case is proved by the fact that the unpropitious weather of the past year has produced an abnormally large amount of sickness among our members, * * *. This is, however, what the scheme was instituted for, and it is in the time of affliction that a man fully realizes the benefit of his union."[b]

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[a] Operative Bricklayers' Society, Fifty-fifth Annual Report from December, 1902, to December, 1903, p. iii.

[b] Scottish Typographical Association, Sixty-eighth Report, year ending December, 1903, Glasgow, 1904, p. 5.

ACCIDENT BENEFIT.

Closely associated with the sick benefit is that paid for accidents. The combined sick and accident benefits of the 100 principal unions required in 1901 an expenditure of £344,834 ($1,678,135), or 20.8 per cent of the total expenditure of the unions. Of this amount, the greater portion was paid by the metal, engineering, and shipbuilding, and the building trades, these trades expending two-thirds of the entire sum contributed to sick and accident insurance.

Since the passage of the Workmen's Compensation Act, British unions have done efficient service in prosecuting cases of injured workmen and in securing compensation for their accidents. The number of such accidents is considerable. In 1903, according to the annual report of the Amalgamated Association of Operative Cotton Spinners, 1,037 accidents occurred to spinners alone. The report states that "in every case where an accident occurs, the Amalgamation [Amalgamated Society] is prepared to see that the benefits provided by the Workmen's Compensation Act are secured. Although this declaration has been previously made, instances have occurred where members have seen fit to deal with their own claims. We offer no objection to this. We know, however, that several cases of a serious character have been settled privately for totally inadequate sums."

Union members are continually advised, both in the annual reports and in the various trade-union journals, immediately to report their accidents both to the union officials and to the employers, no matter how slight the accident may be. In a number of cases, union men continued at work for a week or two without reporting apparently slight accidents, which, after a few weeks, assumed an acute form. The unions as a rule are extremely reasonable in such cases, but all attempts are made to have the men report in order to avoid possible injustice toward an injured man or an imposition on the union funds by a fraudulent pretense of accident.

The number of injuries in British industries has rapidly increased, although to a certain extent the apparent increase may be attributable to the more careful reporting of nonfatal accidents in the last few years. The number of persons injured increased almost 81 per cent during the 7 years from 1897 to 1903.

The following table shows the number of persons killed and injured in accidents in each industry from 1897 to 1904:

PERSONS KILLED AND INJURED IN INDUSTRIAL ACCIDENTS, 1897 TO 1904.

[From the Tenth Abstract of Labor Statistics of the United Kingdom, 1902-1904, pp. 108, 109. Figures for 1904 are preliminary and subject to revision.]

KILLED.

	1897.	1898.	1899.	1900.	1901.	1902.	1903.	1904.
Factories and workshops:								
Factories	513	575	675	802	769	840	742	721
Workshops	3	2	6	11	13	10	6	5
Laundries	2	.....	1	3	.....	1	4	1
Docks, wharves, and quays	88	89	115	132	115	129	159	138
Warehouses	12	16	21	30	34	41	18	32
Buildings	40	45	53	67	104	89	115	121
Total	658	727	871	1,045	1,035	1,110	[a]1,044	1,018
Mines and quarries:								
Coal mines (underground)	833	779	801	899	950	907	917	909
Coal mines (surface)	97	129	115	113	151	117	155	140
Iron, etc., mines (underground)	42	27	50	32	28	26	21	28
Iron, etc., mines, (surface)	7	6	6	6	2	3	4	7
Quarries (inside)	93	100	98	115	86	103	84	96
Quarries (outside)	30	34	19	12	12	16	11	16
Total	1,102	1,075	1,089	1,177	1,229	1,172	1,192	1,196
Shipping:								
Merchant vessels	1,631	1,139	1,743	1,436	1,514	1,396	1,144	1,125
Fishing vessels	243	271	257	394	204	291	218	([b])
Total	1,874	1,410	2,000	1,830	1,718	1,687	1,362	([b])
Railway service:								
Companies' servants (accidents connected with movement of railway vehicles)	492	490	507	568	491	435	432	402
Companies' servants (other accidents)	47	32	48	44	48	33	38	29
Contractors' servants	27	20	29	19	26	17	27	17
Total	566	542	584	631	565	485	497	448
Industries under Notice of Accidents Act ([c])	62	56	75	70	75	62	56	58
Grand total	4,262	3,810	4,619	4,753	4,622	[d]4,515	4,151	([b])

INJURED.

	1897.	1898.	1899.	1900.	1901.	1902.	1903.	1904.
Factories and workshops:								
Factories	35,447	49,290	60,691	67,926	72,128	77,114	78,552	([b])
Workshops	76	135	150	229	230	227	205	([b])
Laundries	202	217	242	301	351	351	350	([b])
Docks, wharves, and quays	2,859	4,070	4,591	4,440	4,412	4,906	5,342	([b])
Warehouses	956	2,507	3,513	3,718	3,463	4,235	4,593	([b])
Buildings	276	616	702	1,361	2,141	2,412	2,511	([b])
Total	39,816	56,835	69,889	77,975	82,725	89,245	91,553	([b])
Mines and quarries.								
Coal mines (underground)	3,952	3,615	3,649	3,876	3,572	3,332	3,360	([b])
Coal mines (surface)	504	458	466	558	432	413	462	([b])
Iron, etc., mines (underground)	212	230	229	203	175	186	187	([b])
Iron, etc., mines (surface)	96	105	133	91	82	68	79	([o])
Quarries (inside)	661	768	918	863	876	1,006	1,165	([b])
Quarries (outside)	465	666	249	168	189	184	261	([b])
Total	5,890	5,842	5,644	5,759	5,326	5,189	5,514	([b])

[a] This total does not agree with that shown in the table on p. 749. The detailed figures are given as shown in the original report.

[b] Not reported.

[c] These industries, as stated in the act, comprise "construction, use, working, or repair of any railway, tramroad, tramway, [gaswork,] canal, bridge, tunnel, [harbor, dock, port, pier, quay,] or other work authorized by any local or personal act of Parliament;" also "use or working of any traction engine or other engine or machine worked by steam in the open air."

[d] This is not the correct sum of the items. The figures are given, however, as shown in the original report.

PERSONS KILLED AND INJURED IN INDUSTRIAL ACCIDENTS, 1897 TO 1904—Concluded.

INJURED—Concluded.

	1897.	1898.	1899.	1900.	1901.	1902.	1903,	1904.
Shipping:								
Merchant vessels	2,440	2,354	2,746	2,463	2,394	2,228	2,438	2,469
Fishing vessels	154	132	150	115	133	157	143	127
Total	2,594	2,486	2,896	2,578	2,527	2,385	2,581	2,596
Railway service:								
Companies' servants (accidents connected with movement of railway vehicles)	4,104	4,117	4,582	4,542	4,214	3,806	3,759	3,892
Companies' servants (other accidents)	10,180	8,709	10,809	11,009	10,393	9,929	10,431	10,495
Contractors' servants	118	153	191	147	133	123	166	121
Total	14,502	12,979	15,582	15,698	14,740	13,858	14,356	14,508
Industries under Notice of Accidents Act (a)	1,154	1,491	2,358	2,293	1,968	1,451	1,560	1,096
Grand total	63,856	79,633	96,369	104,303	107,286	b112,197	115,564	(c)

a These industries, as stated in the act, comprise "construction, use, working, or repair of any railway, tramroad, tramway, [gaswork,] canal, bridge, tunnel, [harbor, dock, fort, pier, quay,] or other work authorized by any local or personal act of Parliament;" also "use or working of any traction engine or other engine or machine worked by steam in the open air."

b This is not the correct sum of the items; the figures are given, however, as shown in the original report.

c Not reported.

The following table shows the number of fatal and nonfatal accidents to persons of each sex as reported under the Factory and Workshop Acts from 1888 to 1904:

FATAL AND NONFATAL ACCIDENTS REPORTED UNDER THE FACTORY AND WORKSHOP ACTS, 1888 TO 1904.

[From the Tenth Abstract of Labor Statistics of the United Kingdom, 1902-1904, pp. 110, 111. The figures are not strictly comparable throughout. They are affected by the 1891 act, which added "women workshops" to the works under the accident provisions of the 1878 act, and by the 1895 act, which added "men workshops" and laundries, docks, wharves, quays, warehouses, and buildings. Figures for 1904 are preliminary.]

Year.	Fatal accidents.									Nonfatal accidents.					
	Factories and workshops.			Laundries, docks, and buildings.			Total.			Reported to certifying surgeons.			Reported to inspectors only.		
	M.	F.	Total.	M.	F.	Total.	M.	F.	Total.	M.	F.	Total.	M.	F.	Total.
1888	369	17	386	.....	.....	.....	369	17	386	5,589	1,462	7,051	.....	.....	.....
1889	432	11	443	.....	.....	.....	432	11	443	5,967	1,557	7,524	.....	.....	.....
1890	436	48	484	.....	.....	.....	436	48	484	6,238	1,489	7,727	.....	.....	.....
1891	405	15	420	.....	.....	.....	405	15	420	6,502	1,605	8,107	.....	.....	.....
1892	403	23	426	.....	.....	.....	403	23	426	6,654	1,563	8,217	.....	.....	.....
1893	403	19	422	.....	.....	.....	403	19	422	6,332	1,432	7,764	.....	.....	.....
1894	430	18	448	.....	.....	.....	430	18	448	7,661	1,640	9,301	.....	.....	.....
1895	431	24	455	.....	.....	.....	431	24	455	8,231	1,780	10,011	.....	.....	.....
1896	480	10	490	105	1	106	585	11	596	11,457	2,380	13,837	(a)	(a)	19,124
1897	503	13	516	141	1	142	644	14	658	12,985	2,342	15,327	23,891	598	24,489
1898	567	10	577	150	....	150	717	10	727	15,843	2,657	18,500	37,495	840	38,335
1899	669	12	681	189	1	190	858	13	871	18,758	3,142	21,900	46,958	1,031	47,989
1900	797	16	813	229	3	232	1,026	19	1,045	23,385	3,274	26,659	50,021	1,295	51,316
1901	758	24	782	252	1	253	1,010	25	1,035	24,168	4,064	28,232	52,897	1,596	54,493
1902	815	35	850	251	9	260	1,066	44	1,110	24,913	4,053	28,966	58,495	1,784	60,279
1903	732	16	748	299	....	299	1,031	16	1,047	25,704	3,758	29,462	60,341	1,750	62,091
1904	715	11	726	292	....	292	1,007	11	1,018	(a)	(a)	(a)	(a)	(a)	(a)

a Not reported.

The payment for accident benefit assumes large proportions in trades to which the danger of accident is great. Thus, the United Operative Masons and Granite Cutters' Union emphasizes in its benefits those for accidents. Provision is made for totally as well as partially disabled members, and a special rule (rule 34) applies entirely to eye accidents, to which members of the trade are peculiarly liable. The rules of this society may be taken as a standard for those governing accident benefits. It is provided that "any member disabled for life by an accident received while following his employment, or going to or returning from his work, or while transacting the business of the union, which will totally and permanently disable him," may receive the sum of £50 ($243.33), "unless such accident was caused by his own misconduct or willful neglect."

The administration of this benefit is safeguarded in many ways. "Members who receive an accident, however trifling it may be at the time, shall send or cause to be sent, written notice to the secretary of the branch" within 6 weeks. Unless this is done, the injured man loses his rights. The case is immediately examined upon the receipt of such notice.

The rules provide that 6 months must elapse from the date of an accident before application may be made for relief on account of total disablement, but the application must be made within 9 months after the date of the accident; "but in case of fatal accident, or amputation of leg, hand, or arm by accident, application may be made to the union without restriction of time."

The following table, from the Ninety-fourth Annual Report of the Friendly Society of Iron Founders of England, Ireland, and Wales for 1903 (page 38), shows the number of members who were paid accident benefits in each year from 1858 to 1903, inclusive, together with cause of claim:

MEMBERS OF THE FRIENDLY SOCIETY OF IRON FOUNDERS WHO RECEIVED ACCIDENT BENEFITS EACH YEAR FROM 1858 TO 1903.

Year.	Paralysis.				Loss of sight.		Accidents.		Total number of claims granted.
	Not otherwise classified.	Paraplegia.	Epilepsy.	Paralysis.	Partial.	Total.	Not at the trade.	At the trade.	
1858			1					2	3
1859				3			1	3	7
1860								3	3
1861				2	1		2	4	9
1862				1	2			4	7
1863			1	4				3	8
1864	1			2	1			4	8
1865	1			4				4	9
1866	1			3				6	10
1867				4	4	1		8	17
1868				1					1
1869									
1870				1			1	2	4
1871				8	2		2	11	23
1872			1	4	3			3	11

MEMBERS OF THE FRIENDLY SOCIETY OF IRON FOUNDERS WHO RECEIVED ACCIDENT BENEFITS EACH YEAR FROM 1858 TO 1903—Concluded.

Year.	Paralysis.				Loss of sight.		Accidents.		Total number of claims granted.
	Not otherwise classified.	Paraplegia.	Epilepsy.	Paralysis.	Partial.	Total.	Not at the trade.	At the trade.	
1873				8	1		3	3	15
1874			1	3	3		2	4	13
1875			1	2	1			7	11
1876				1	2		1	10	14
1877			3	4	1		3	1	12
1878		1		6	3			8	18
1879				8			1	3	12
1880			1	3	2			5	11
1881				2	2		1	5	10
1882				2	2	1		4	9
1883	1			2	2		1	2	8
1884				5	2			2	9
1885				1			1		2
1886				2	1			1	4
1887				2		1	2	2	7
1888					1	1			2
1889				5			3	2	10
1890					1			2	3
1891				5		1		2	8
1892				5		1		3	9
1893			1	4				2	7
1894			1	2	5		1		9
1895				3	1			3	7
1896			2	4	7	1		1	15
1897				7	1			1	9
1898				3	4			1	8
1899				4		1	1	1	7
1900				10	1	1		2	14
1901				6	2			1	9
1902			1	6	1		1	3	12
1903				4	2			5	11
Total	4	1	14	156	61	9	27	143	415

FUNERAL BENEFIT.

The most fundamental of all purely friendly benefits is the funeral benefit. Death affects all members and all members but once, and the actual cost of the funeral is approximately equal for all the members of the same union.

The funeral benefit is, further, one of the easiest benefits to establish and administer. There is little danger that the payment will be made when the contingency insured against does not occur. Moreover, the benefit is cheap, and the total amount paid for it is slight. During the 10 years ending in 1901, the 100 chief unions of Great Britain devoted altogether only 6 per cent of their total expenditure to funeral benefits, although 89 of the 100 organizations paid this benefit.

The funeral benefit of many unions is intended to cover more than the mere cost of the funeral. If a member of the Associated Iron Molders of Scotland dies while on travel, and his friends are unable to remove him, he is buried by the secretary of the district in which he dies, and the expense of his funeral is paid, a maximum of £5 ($24.33) being allowed for that purpose. The benefit, however, amounts to from £10 ($48.67) to £30 ($146), and the remainder, after deducting

all arrears, is paid to the relatives of the deceased. At the same time every precaution is taken to prevent fraud.

To prevent the society from being imposed upon, the district committee shall inquire into all applications made to them for the funeral benefit, and be fully satisfied of the validity of the claim before it is discharged, and a certificate under the hands of the registrar of deaths must be produced and sent to central in every case. Should the application not be proven to the satisfaction of the committee, and the benefit refused, an appeal may be made to a general meeting of the district and from thence to the executive council. The committees of the different districts are enjoined to see their members decently interred.

All claims for this benefit must be made previous to interment and within 48 hours after death. Funeral benefit may be paid in any district, if required, to meet convenience of parties claiming this benefit by producing the member's card, also the register of death, which must be given to the district secretary, who, if satisfied, shall make out an order for payment, which, after being signed by the president, shall be discharged by the treasurer and sent to central.([a])

The death benefit of the Northumberland Miners' Mutual Confident Association ([b]) amounts to only £2 ($9.73) per member, which is paid to the nearest relative or to some other person nominated by the deceased. In case of dispute the executive committee has the right to determine who is to receive the money. If persons are idle over 12 months on account of sickness or accident, no benefits will be paid unless such persons shall have paid to the local official the sum of 1s. (24 cents) on the last pay day of July in the second year in which they have been idle, and each succeeding July.

The funeral allowance of the Scottish Hackney Carriage, Tramway, and Omnibus Employees' Society is low, amounting to £5 ($24.33) for a member; £3 ($14.60) for a member's wife, £1 ($4.87) for a child under 7 years of age, £2 ($9.73) for a child from 7 to 14, and 10s. ($2.43) for a stillborn child. On the death of an unmarried member's father or mother £3 ($14.60) funeral allowance is paid. The member is entitled to a funeral allowance for a second wife only in the event of her dying at least 12 months after the date of the death of the former wife, and no funeral allowance is paid "on account of any member or his wife or his mother, whose death has been caused by their own misconduct, or who may have died through the effects of delirium tremens."

The rules of the Amalgamated Union of Operative Bakers and Confectioners also provide that if the committee to the branch of the deceased member "have any doubt that the money might be misappropriated," they or their nominees "shall see the body decently interred" and pay the balance to the widow or children.

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[a] See Rules of the Associated Iron Molders of Scotland, p. 60.

[b] Rules of the Northumberland Miners' Mutual Confident Association, Newcastle-upon-Tyne, 1902.

This union graduates the funeral benefits into 11 distinct classes, according to the age of the member at the time of his entrance into the society, as follows: A member entering below the age of 25 receives £12 ($58.40); one entering between 25 and 30 years of age receives £10 ($48.67); between 30 and 35, £9 ($43.80); and between 35 and 41, £8 ($38.93). Members who enter at the age of 42 receive £7, 10s. ($36.50), and for each year that the age of the member at the time of his admission to the union exceeds 42 years 10s. ($2.43) less, so that members entering at the age of 47 receive only £5 ($24.33) at death. The same rate, £5 ($24.33) is paid for members entering the union at the age of 48 or 49 while the lowest rate, £4 10s. ($21.90) is paid for members entering at the age of 50.

INSURANCE OF CHILDREN OF TRADE UNIONISTS.

It has recently been proposed to extend the funeral benefit to the children of unionists. The Trade Union Parliamentary Committee, in its meetings held in September, 1904, considered and discussed a scheme proposed by the secretary of the National Amalgamated Brass Workers' Society, and while no definite action was taken further than a unanimous resolution intended to promote discussion and investigation, the interest displayed in the scheme was noteworthy for two reasons. In the first place, the insurance, upon a large scale, of the children of the trade unionists is an extension, and a considerable extension, of the present system of insurance, covering, as it does, the member, his wife, and sometimes his mother. In the second place, the insurance of children is intended to be collective in its character and to extend over the boundaries of the several trade unions.

The plan as submitted to the Parliamentary Committee in July, 1904, by Mr. W. J. Davis, of the National Amalgamated Brass Workers' Society, and recommended by the Parliamentary Committee to the Trade-Union Congress, fixed the limits of age within which children might be insured between 1 day and 14 years. Contributions were fixed at 1s. (24 cents) per annum, or a little less than one-half of 1 cent per week. The benefits to be obtained were to be such as the law permits, but in no case greater than £2 10s. ($12.17) per child. The benefit was to be paid only to members who, on the day of the death of the child were not over 6 weeks in arrears to the society to which they belonged, and only in case they had been members of that organization for at least 52 weeks. The benefit was to commence after 26 weeks affiliation, and the contributions were to secure the funeral benefit for all children under 14 years of age of all members of the unions affiliated. In other words, the unions themselves were by affiliation with the central organization to insure the children of their members in the central society.

It was maintained that this scheme of insurance is actuarily correct and that the contributions and benefits had been calculated on reliable data, such as the reports of the registrar-general on the births, marriages, and deaths in the census of the year 1901, etc.

During the year ending May, 1904, the National Society of Amalgamated Brass Workers granted a funeral benefit of £1 ($4.87) upon the death of a member's child under 14 years of age. The number of children's deaths during the year was only 90 out of a total of 7,000 members, 67 of these deaths being of children over the age of 3 months, and 23 of children under the age of 3 months. According to Mr. Davis, the cost of the scheme as applied during that year to the Brass Workers' Society would have been £202 ($983), while the returns at 1s. (24 cents) per member would have been £350 ($1,703).

Numerous advantages are anticipated from this system of collecting insurance by the trade unions on the children of their members. No capital would be required; insurance would be cheap and payments certain. Practically no expense for management would be incurred, since no collectors would be needed, and it would only be necessary to send the quarterly payments to the central fund according to the membership of the union, and receive the money whenever due upon the death of a child. The amount of work thus thrown upon the branch secretaries would not be large, since the average of deaths a year in the branch would not be more than one, or at most, two. The proposers of the scheme lay stress upon the alleged fact that, despite their costly methods, industrial insurance companies annually gain large sums of money, and it is asked, "why it is that the workingmen are permitted to manage their trades unionism for themselves, while the rich manage insurance?" ([a])

EMIGRATION BENEFIT.

At one time it was predicted that the emigration benefit would grow to be one of the largest expenditures of British trade unions. In the early forties the trade unionists, imbued with the economic theories of the time, and convinced of the necessity of limiting the supply of labor, undertook to use part of their small fund for ridding the market of the surplus labor. The organizations, especially the wealthy and exclusive ones, not only passed rules limiting apprenticeship and abolishing overtime, but also laid considerable emphasis on the establishment of an emigration fund.

It was argued that if it paid to give men the donation pay to keep them from the market, it would certainly pay to send them to Australia or to America, so that the men at home might be permanently freed from the pressure of their competition. The flint glass makers, the com-

[a] A Scheme of Insurance, by W. J. Davis, p. 6.

positors, bookbinders, iron molders, potters, engineers, and other trades in which organization was fairly close, tended during the years after 1843 to devote larger and larger sums of money to the creation of emigration funds. During the period from 1855 to 1874 the iron molders spent no less than £4,712 ($22,931) upon this single benefit. ([a]) From 1850 to 1860, a considerable exodus from the United Kingdom took place, and during this time emigration funds were extremely popular in the trade unions. The result of the expenditure for this benefit, however, proved to be far from what had been anticipated. The funds of the organizations were discovered to be much too small to have any appreciable effect upon the mass of unemployed labor in bad times. Moreover, this assisted emigration tended to lower the caliber of the men engaged in the industry. The intelligent, vigorous, and hardy workmen were perfectly willing to emigrate, whereas the ne'er-do-wells, the shiftless, and the unskilled workingmen were the last to leave and the first to return. Furthermore, the policy soon met with the determined opposition of the Australians and Americans, among whom several of the societies had branches. By the sixties the popularity of the emigration benefit began to wane, and while it still continued to be paid its influence on the trade-union world rapidly lessened. This diminution of the emigration fund accompanied also a change in the fundamental policy of the trade unions. At first it was thought that wages are maintained solely by the relation of supply to demand; now the unions realized that high wages depend upon the insistence by all men in the trade on a definite high standard of living.

The object of the emigration benefit, that is, to relieve the congested labor market, is, as a rule, perfectly evident from the rules of the organization. Thus, the Union of Flax Roughers, a small Irish organization expending a considerable portion of its income for emigration, provides in its rules that no application for emigration shall be entertained unless the applicant has been two years a member of the society, has paid all his arrears and contributions of moneys due the society, and has signed an agreement forfeiting all claims to benefits afforded by the rules of the union, and if he returns within two years "to the occupation of a flax rougher he shall refund to the society the whole of the amount advanced to him for emigration," but the later he returns the smaller the amount which he must refund. ([b])

One of the arguments used against emigration benefits is the fact that they attempt to relieve the pressure of surplus labor in one part of the world by sending workingmen to another. The American and Australian branches of the Amalgamated Society of Engineers objected strenuously to the shipping of surplus workingmen to the countries they represented. This evil of the emigration benefit was

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[a] See Webb's History of Trade Unionism, new edition, 1902, p. 184.

[b] See Rules of the Flax Roughers' Trade Union, Belfast, 1901, pp. 17, 18.

shown even more strikingly in the tendency of the union in one part of the Kingdom to send workingmen to another part of it.

Thus, the Dublin Typographical Provident Society offered £2 ($9.73) to any member willing to emigrate to England, and it was also not unusual in the earlier history of trade unionism for a union to pay for sending the surplus workingmen from one town to another in the same country. The danger of the process, however, showed the impossibility of a permanent solution of the problem of surplus labor by this means.

Like other benefits, the emigration benefit gradually changed from a local to a national character. In 1853 a plan was proposed by the National Typographical Association to unite the several small emigration societies existing in the printing trades into a single National Typographical Emigration Society. It was proposed that each of the several societies forming the National Association, wishing to become a branch of this new society, contribute 10s. ($2.43) per month for each 10 members earning two-thirds wages or over, 6s. 8d. ($1.62) for each 10 members earning from one-third to two-thirds wages, and 3s. 4d. (81 cents) for each 10 members earning less than one-third wages.

It was provided that such sum as the subscription from each branch would amount to should be at the disposition of the branch from which it came. For these sums uniform shares of the value of £6 ($29.20) each were to be allotted, one share, or £6 ($29.20), being granted to an emigrant going to America, and three shares, or £18 ($87.60) to an emigrant proceeding to Australia.

It was hoped that by this encouragement to emigrate the surplus labor in the printing trade might be reduced and the condition of the remaining members greatly improved. From 400 to 500 men, the association calculated, would be enabled to emigrate in two years. The plan, however, did not secure the universal support expected, and the number of emigrants sent out by the society was insignificant. ([a])

According to a table appended to its fifty-sixth annual report, the London Society of Compositors did not contribute any portion of its income to the emigration benefit during the period from 1848 to 1852. In the year 1853 it paid for this purpose £250 ($1,217), or more than was spent in that year for unemployed, traveling, and strike benefits, as well as grants to other societies. The following year £350 ($1,703) was paid for emigration benefit, but in each of the two years 1855 and 1856 the sums expended for this purpose sank to £100 ($487). During the fourteen years following, from 1857 to 1870, no disbursements at all were made for the purposes of emigration, but in 1871 the benefit was reintroduced, and since that time it has slowly and irregularly increased, amounting in 1903 to £634 ($3,085), a sum con-

[a] Article by J. W. Crompton on Printers' Strikes and Trade Unions, published in the Report on Trades' Societies and Strikes, prepared for the National Association for the Promotion of Social Science, London, 1860, pp. 81, 82.

siderably in excess of any former annual disbursement for this purpose. During the year 1903 this disbursement averaged 1s. 1½d. (27 cents) per member of the organization.

The destination of the persons emigrating was chiefly to English-speaking countries—that is, to the United States and the British colonies. This fact is quite explicable, in view of the nature of the occupation.

The former payments per emigrant were larger than those subsequently made. The average age at emigration was low, most of the members being under 30 at the time of their leaving the country.

In the seventeenth annual delegate meeting of the Operative Bakers of Scotland National Federal Union in June, 1904, it was proposed that a scheme be put in operation to combat the present increasing unemployment in the trade by the payment of an emigration benefit. This plan, favorably reported by the committee, but lost in the delegate meeting by a vote of only 35 to 29, proposed that anyone for twelve consecutive months a member of the organization should be entitled to receive from the union a sum not less than £7 ($34.07) and not more than £12 ($58.40) in the event of his wishing to better his condition by emigrating from the United Kingdom. The plan provided that the executive board have full power to pass upon all applications, and it was proposed that the expenses arising from these grants would be met by an increased tax of 1d. (2 cents) per week upon the working members.

The supposed necessity for the emigration benefit in this case arose from the difficulty of dealing with the problem of the unemployed. The use of machinery in the making of bread in the large bakeries had thrown many men out of employment. This was especially true in Glasgow, whither bakers had come from all parts of the country.[a]

It was impossible to hold the men's allegiance to the union when they could not get jobs. "Seeing these men could not find employment and the union could not hold out hope to them, some day the union would find that they were prepared to break away from their agreement."[b] "It was far better," said one of the speakers, "to spend £200 or £300 [$973 or $1,460] in putting the union on a sound economic basis than to spend £2,000 or £3,000 [$9,733 or $14,600] on a ruinous strike, as it would be ruinous in the city of Glasgow."

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[a] See Report of the Seventeenth Annual Delegate Meeting of the Operative Bakers of Scotland National Federal Union, Glasgow, 1904, p. 37. According to the financial statement of the union issued for the quarter ending July 11, 1904, conditions of the trade were extremely bad. Of a total membership of 4,569, 1,180, or over 25 per cent, were unemployed. In Glasgow conditions were exceptionally bad, over two-fifths of all union members being unemployed. In other words, for every three union bakers working in Glasgow two were unemployed.

[b] Report of the Seventeenth Annual Delegate Meeting of the Operative Bakers of Scotland National Federal Union, p. 38.

It is probable that had this emigration scheme been carried out it would by no means have solved the problem of unemployment which was then facing the union. At £10 ($48.67) per member, the cost of securing the emigration of all of the unemployed members would have been £11,800 ($57,425), while the annual revenue anticipated from the penny funds would have been only about £730 ($3,553). For every man sent off by the union two would have sought to enter the trade. The funds collected would not have been sufficient to care for more than one-half of the new members enrolled during the three months ending July 11, 1904. The debates in the delegate meeting, however, clearly indicate the end and purposes of the emigration benefit and the causes that had given rise to the development of a similar benefit in earlier years.

The National Society of Amalgamated Brass Workers and Metal Mechanics still have in their rules provisions for the emigration of members. Any member receiving dispute pay (in other words, during a strike or lockout) shall receive, on application, a grant of £5 ($24.33) for the purpose of emigration, and members in receipt of out-of-work pay shall receive the sum of £3 10s. ($17.03) for emigrating.

The payment of the emigration benefit takes the place of out-of-work or dispute pay. The emigrating member may retain membership by the payment of 3d. (6 cents) per week, and is entitled to funeral allowance so long as he remains away. It is an invariable rule of the society that the general secretary must receive the consent of the wife of a married member who proposes to emigrate before he lays the application before the executive council.[a]

The emigration benefit appears to hold somewhat more tenaciously among Irish than among British unions. Thus, the Flax Roughers, a small trade union with headquarters at Belfast, and an income of less than £1,000 ($4,867) a year, reports in 1903 a total expenditure of £136 ($662) for the payment of an emigration benefit of £8 ($39) to 17 members. These emigration payments represent 18 per cent of the total expenditure of the union during the year 1903.[b]

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[a] See rules 40 and 41 of the general rules of the National Society of Amalgamated Brass Workers and Metal Mechanics, 1904. The amount of money devoted to the payment of the emigration benefit has never been large, the total sum paid for this purpose as well as for grants to members in distress, accident, etc., averaging less than £100 ($486.65) during the thirty-two years from 1872 to 1903. (See Thirty-second Annual Report and Financial Statement of the National Society of Amalgamated Brass Workers for the year ending January 23, 1904, p. 11.)

[b] See Thirteenth Annual Report of the Flax Roughers' Trade Union for year ending December 31, 1903, Belfast, 1904.

SUPERANNUATION BENEFIT.

Superannuation is one of the most modern of trade union benefits, and in many unions one of the most popular. According to Mr. Charles Drummond, for a time secretary of the London Society of Compositors, British unions are coming more and more to recognize their obligation to provide adequate pensions for their aged members and those otherwise incapacitated for work. "I believe," Mr. Drummond says, "it is the most popular benefit of any that is provided by trade unions that have benefits at all. There are some unions that do not provide benefits that are trade unions per se; but where a superannuation fund exists, I believe it is the most popular benefit of any." (a)

In 1901, of the 100 principal unions, 38 with a membership of 566,765, or almost one-half the total membership, paid this benefit, while in the case of miners the superannuation benefit, though not directly paid by unions, was provided by other agencies. In the unions promising superannuation benefit great efforts are made to prevent the superannuation payments from lapsing. In the case of threatened strikes, preparations are made in advance, and the younger members of the union are frequently willing to make exceptional sacrifices and permit the levying of additional taxes in order to prevent the old men from losing their superannuation allowance.

In the superannuation benefit trade unions have but little competition from the friendly societies, which have done but little in the payment of old-age pensions. The friendly societies have, it is true, granted continuous sick pay to very old members, but even this policy, while not broad in extent, has endangered the financial stability of the organizations.

In 1882 the Ancient Order of Foresters and the Manchester Unity of Odd Fellows adopted plans by which each member could at the age of 65 secure a pension of 5s. ($1.22) per week by paying a weekly, monthly, or yearly contribution, which varied according to the age of the member when joining. The results, however, were not such as to indicate any extension of this principle. "Of 804,415 adult male members of the Manchester Unity, just over 500 have joined in 17 years. In the Foresters the results are still more discouraging; for out of a total adult membership of 726,403, only 5 members have joined." (b)

The tendency of the superannuation benefit is to remove old men from the industry, the ordinary rules for superannuation providing that a member accepting the benefit shall not be allowed to work at

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a See The Problem of the Aged Poor, London, 1895, p. 185.

b The case for State Pensions in Old Age, by George Turner, Fabian Tract 73, London, 1899, p. 5.

his trade. "Should he do so, he shall not receive superannuation benefits while so employed, but shall pay the current weekly rate of contribution." It is provided, however, that a member "shall be entitled to superannuation benefit irrespective of any income he may derive from private means, or from any other calling in connection with the trade and no inquiry shall be made with reference to a member's private income." (a)

Advocates of the superannuation benefit rely as much upon sentimental as upon practical considerations.

"We are proud to say," says an official of the Amalgamated Society of Engineers, "that we are enabled to support nearly 2,000 of our old, respected brethren."

This quotation, like all references to superannuation benefits, shows that such benefits are looked upon as not at all in the nature of charitable relief. Unionists feel that the men who receive the benefits have actually paid for them, and that the superannuation benefit is almost a distinction pour le mérite.

I have always entertained the highest respect for the superannuation benefit. I have felt that it is one of the mainstays of our society; that it forms a great inducement to young men to join the society and for aged men to continue to be its members. And when I consider that men from their very earliest days have been associated with this society, have made sacrifices for its benefit, have under all circumstances of difficulty and depression maintained their position in its ranks, never having allowed themselves to be withdrawn by inducements offered either on the one hand or the other, but have, through a long service of years, helped the trade through the means of the society, I say, I look upon superannuation, which is a reward for these services, as one of the greatest recognitions you can make of the services of our oldest members. (b)

Frequently trade unions are at first careless or ignorant in regard to the management of superannuation funds. The organizations have a tendency to burden themselves with large obligations without assuring themselves of the contributions that alone can render it possible for them to meet these obligations easily. This is especially true of the superannuation benefit, which is simply a deferred life annuity, that greatly increases the obligation with the rising average age of the members.

The Amalgamated Society of Engineers at the time of its organization fixed the superannuation benefit at 5s. ($1.22) per week for members over 50 years of age affiliated for 18 years with any one of the societies amalgamated, and not earning over 10s. ($2.43) per week. In the delegate meeting of 1864 the superannuation benefit was increased to 7s. ($1.70) per week for men of 50 years of age and 18

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a Rules of the United Pattern Makers' Association, London, 1897, p. 54.

b See Forty Years Industrial Progress, by John Anderson, pp. 11, 12.

years' membership, but 8s. ($1.95) per week were promised to members of 25 years' membership, and 9s. ($2.19) for members of 30 years' standing. It was further provided that members should be entitled to this benefit irrespective of their income from other sources.

During the period of development of the Amalgamated Society of Engineers and of other trade unions, men came to the front from time to time who realized the character of the superannuation benefit and the necessity for providing for it in advance. When, in 1850, the Amalgamated Society of Engineers was organized, a resolution was made by Mr. Newton, the prime mover in the organization of the society, "to instruct the executive council to prepare a place of investment for a superannuation guarantee fund and submit it to the society along with the proposition and suggestions for next delegate meeting, so that such a sum may be invested as will insure from it alone the payment of that superannuation relief which our rules promise." (a)

The foresight of Mr. Newton on this occasion seems worthy of all praise. "He knew that large numbers of members would be admitted to membership in a term of years within which the society would not be called upon to fulfill promises made, and that within such term provision should be made for the due fulfillment of those promises." (b)

The importance of the resolution of Mr. Newton, however, was not recognized at that time, and the society did not initiate the superannuation fund until the year 1892. The tendency of the superannuation benefit to bear with increasing weight upon the finances of the union began to be recognized most clearly about a quarter of a century after the formation of the society.

In 1850 an estimate had been made of the probable cost per member of the union for trade protection, the donation or out-of-work benefit, the sick benefit, funeral allowance, the cost of management, and the superannuation of the members. The average payments for these items (except superannuation benefits) during the 23 years from 1852 to 1874 showed that the estimates made in the year 1850 had been surprisingly accurate, and were in fact in excess of the actual sums paid. Upon the single item of the superannuation benefit, however, the condition of the society had changed completely. In 1850 the estimate of future superannuation charges was placed at 1s. (24 cents) per member, while at the time that the Newcastle meeting was in session in 1874, "there were 446 members on superannuation benefit, costing the society at the rate of 4s. 5d. [$1.07] per member per year on the then membership, which was some five times as large as when the 446 superannuated members had joined." (c)

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a See Amalgamated Society of Engineers, Jubilee Souvenir, 1901, p. 23.

b Idem, p. 24.

c Idem, p. 65.

While the superannuation benefit in 1874 was inconsiderable, as compared to the enormous expenditures it now necessitates, it had already grown sufficiently to cause serious alarm among many far-seeing leaders of the trade union. In the monthly reports the matter was repeatedly called to the attention of the society by the general secretary, and at the delegate meeting Mr. Newton, in reviewing the situation, spoke of its seriousness. The result, however, was an increase in the scale of benefits by the payment of 10s. ($2.43) a week for members of 40 years' standing. The rules for granting the benefit became more rigid, and the regulation was made binding that all claims must be indorsed by the council before payment could be made to the applicant. By the time of the delegate meeting in 1885, the demands made upon the treasury for the superannuation benefit had become so pressing that the president again called the attention of the members to the important subject. While in 1851 the superannuation benefit had cost only 0.5 per cent of the society's income, by the year 1884 it had increased to 20 per cent of an income 7 times as large. At the delegate meeting of 1885 it was stated that the average length of membership of the men at the time of applying for superannuation was 31 years and 11 months, and the average age of such members 59 years. It was pointed out at that time that, according to the post-office tables, a person of 25 years of age, desiring a pension of 7s. ($1.70) at the age of 55, was obliged to contribute the sum of 1s. 5½d. (35 cents) per week during the entire 30 years previous to the granting of the claim. On the other hand, the trade union paying a larger benefit received a smaller weekly contribution, which covered not only superannuation, but charges for accident, sick, and funeral claims, as well as for trade protection and payment to the unemployed.

The increasing liabilities of the society and the reduction in the accumulated funds, due in part to a number of strikes, led to a reduction in benefits, including that of superannuation. Previously a member could secure a superannuation benefit of 7, 8, 9, or 10s. ($1.70, $1.95, $2.19, or $2.43) per week, according to the period of his membership, the payments being made respectively for a member 18, 25, 30, and 40 years. These were now raised to 25, 30, 35, and 40 years. The new scale was not to affect persons enjoying the superannuation benefit, but would merely involve subsequent claims. Despite this raise in the conditions under which superannuation funds might be granted, the amount paid for this benefit and the charge of the benefit per member of the society have continued to increase steadily and rapidly.

Carelessness in the matter of promising superannuation benefits, however, has not been entirely the fault of the originators of the plan. Each successive administration finds itself face to face with a demand

for increased benefits, while opposition to any increase in the contributions of the members remains constant.

"It has frequently been stated," says the secretary of the Amalgamated Society of Engineers in 1895, "that the founders of the society were at fault from the beginning on account of the want of data to work from, and that a serious error was made in regard to the amount of superannuation benefit that we could afford to pay from a contribution of 1s. [24 cents] per week, but the extracts from the rules (from 1847–1895) * * * do not bear out this contention, as several increases have been made since the formation. Therefore, if sinners there be, they were not the founders." (a)

As stated, the burden of the superannuation benefit has increased to a large extent as a result of the lavish promises of the organization and the inherent unsoundness of the plans adopted. The average age of the members has risen, while the rate of weekly payments shows a tendency to decrease. Another factor, it is claimed, has tended to make the burden upon the organization still heavier. With each successive decade, say the union reports, the age at which a workman is incapacitated from earning the minimum wage tends to become lower. "The decision of the companies to compel men to retire at a certain age, while they are still fit for duty, tells upon our members and our funds." (b)

A report of the Engineers says:

Our members are growing older and live longer on an average than they did 20 years ago; besides an additional shilling [24 cents] per week has been added to the benefit of those who do not claim its provisions before having attained 40 years' membership. There is another powerful factor which is now so prevalent in our government workshops—railway companies, municipal corporations, and nearly every large establishment throughout the United Kingdom, have [sic] a standing order that no man is to be engaged if over 40 years of age. Think of this, and ask yourselves what is to be the result of men being debarred from working at their trade when they are generally acknowledged to be in the prime of life. (c)

This allegation of the shortening of the trade life is not an entirely new factor in trade union experience. In 1818 the London tailors complained that their period of usefulness was shortened by the nature of the work. Out of 405 journeymen tailors frequenting one house of call in 1818 only 16, it was claimed, were of the age of 46 or over and only 1 was as old as 56. The following statement shows

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a See Amalgamated Society of Engineers, Report of the Executive Council on the Financial Position of the Society with Statistics and Diagrams, London, 1895, pp. 2, 3.

b See Report of Associated Society of Locomotive Engineers and Firemen for 1903, Leeds, 1904.

c See Thirty-seventh Annual Report of the Amalgamated Society of Engineers for 1887.

the ages of these 405 journeymen tailors according to the testimony of a contemporary newspaper:

Class 1 from 18 to 24 years of age	79
Class 2 from 24 to 28 years of age	106
Class 3 from 28 to 32 years of age	102
Class 4 from 32 to 40 years of age	75
Class 5 from 40 to 46 years of age	27
Class 6 from 46 to 56 years of age	16
Total	405

The paper states that the oldest man was in his fifty-sixth year, and not one of the men upwards of 46 years of age had regularly followed his business as a sewing tailor. Of the 405, rather more than half of them were married.[a]

The severe drain imposed upon the members of a trade society by a superannuation fund was felt as early as the beginning of the nineteenth century by the local organizations adopting it. The Old George, Associated Taylors', Benefit Society, as early as 1818, paid almost one-third of its entire expenditures in providing its aged members with a pension of 6s. ($1.46) per week. The majority of tailors' and other organizations of the time very probably did not have any such benefit feature, but in June, 1824, one of the London societies attempted "to raise a fund for the relief and support of aged and decayed journeymen taylors."[b] The society desired to secure by levies, subscriptions, etc., a sum of money which should be put out at interest and remain "inviolably sacred for at least the term of 5 years from the present date, except the sums received should exceed £4,000 [$19,466]." The prospectus for this purpose, which provides for a general levy on all the unions combining for that purpose and conferring benefits on aged members in the various organizations according to rotation, is preserved by Galton in his book on the Tailoring Trade. The attempt does not appear to have met with success.

Trade unions, like friendly societies, are hampered by the demands made upon them by the aged members.

The thoughtful men in both the trade unions and the friendly societies are recognizing this. They realize how dangerously the aged members are handicapping the societies. Turn how or where they will, the claims and necessities of their aged brethren are forced upon them. * * * As things are at present, the younger members of both friendly societies and trade unions are heavily taxed to provide for the unsound continuous sick pay in some lodges of the former,

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a From "The Gorgon," etc., October 3, 1818, pp. 154–160. The chief cause of the early deaths is shown to be consumption. See Galton, Select Documents Illustrating the History of Trade Unionism. I. The Tailoring Trade, p. 150.

b See manuscript in British Museum, also Galton, Select Documents Illustrating the History of Trade Unionism. I. The Tailoring Trade, p. 167.

and the superannuation benefit in a few of the latter. The result is that financial collapse is in prospect for many friendly societies, and a serious limitation of trade action the heavy price to be paid by the trade unions.[a]

The increase in the number of persons receiving superannuation benefit in most of the unions has been startlingly rapid, out of all proportion to the increase in membership. Thus, in the year 1851 the average number of persons in the Amalgamated Society of Engineers on superannuation benefit amounted to 1 per 1,000 of the total membership. This percentage rapidly increased to 9 per 1,000 in 1868. From 1869 to 1878 the percentage fluctuated between 10 per 1,000 and 12 per 1,000; in the next year it jumped to 18 per 1,000; and in the next year, 1880, to 21 per 1,000. From this period it gradually increased to 30 per 1,000 in 1892; to 40 per 1,000 in 1899; and to 47 per 1,000 in 1903. In 1903 about 1 out of every 22 members, including boys, is superannuated, the total number of persons in receipt of this benefit being 4,386.

In 1851 the cost of superannuation for the members of the Amalgamated Society of Engineers for the year was 2½d. (5 cents); in 1852, 8½d. (17 cents). With the exception of one year it did not reach 5s. ($1.22) a year until 1875, and at that period it amounted to over one-eighth of the total expenditure for all purposes. The increase from this time was very rapid, and by 1881 the superannuation benefit had increased to 10s. 2½d. ($2.48) and to over 20 per cent of the total expenditure. In other words, by 1881 the cost per member for superannuation was, with one exception (1870), over twice the amount that it had been during any year previous to 1876, and over four times the amount that it had been during any year previous to 1864. During the next 16 years the superannuation benefit increased with considerable variations and fluctuations, and in the year 1897 it amounted to 14s. 11½d. ($3.64). The lockout of 1897, however, by forcing out thousands of men and diminishing the total membership probably did much to change the average age of the members. The younger members were probably forced out most rapidly, and many of the older men who had been holding on to their positions probably found it impossible to be reinstated after the conclusion of the lockout. The immediate result was a rapid increase both in the total amount paid in superannuation and in the per capita expenditure for that purpose. From 1897 to 1903 the expenditure for this purpose increased from £68,760 to £101,419 ($334,621 to $493,556), and the per capita expenditure increased from 14s. 11½d. to 21s. 3d. ($3.64 to $5.17). The per capita expenditure at the present time, 1903, amounts to 33 per cent, or about one-third of the total expenditure, and to 28 per cent of the

[a] The Case for State Pensions in Old Age, by George Turner, Fabian Tract 73, London, 1899, p. 9.

entire income of the society. The expenditure in 1903 for superannuation was greater than that for donations for out-of-work benefits, and was over twice that expended for sick benefits, almost 8 times that expended for funerals, and over 28 times the amount expended for accidents.

There is no cause to believe that the rapid increase in the amount of superannuation benefits will tend to cease.

During the year 1903, 718 members of the Amalgamated Society of Engineers were superannuated. Of this number 144 were between the ages of 55 and 60, 321 between the ages of 60 and 65, 186 between the ages of 65 and 70, 59 between the ages of 70 and 75, and only 8 above the age of 75. The average age of the 718 members superannuated was 63½ years, and the average period during which they were members was 38½ years. The average age of admission to membership of those superannuated in 1903 was thus 25 years.

As a rule, the payments of the various members superannuated increased with the period of their membership and with their average age at retirement. Thus, the members who retired at the age of 60 or under averaged 8s. 4½d. ($2.04) per week, while those who retired at 75 or above received an average of 9s. 10½d. ($2.40).

The same is true of the turners, smiths, and other separate trades within the union. The average weekly payment of all classes of workers superannuated during the year was 9s. 2½d. ($2.24), which means an average annual payment of almost £24 ($116.80) per year.

The superannuation benefit of the Associated Iron Molders of Scotland has been paid during the last 61 years. During this period it has increased practically uniformly and at an accelerating rate. In the year 1843 the payment of this benefit was £15 ($73); in the year 1851 it amounted to £145 ($706). This increased rapidly, but it did not attain £1,000 until the year ending January 13, 1877, when it was £1,100 ($5,353). Since that date it has continued to increase up to a maximum of £7,954 ($38,708) in the year ending December 26, 1903.

During this period the superannuation benefit increased very much more rapidly than the funeral and accident benefit. From 1841 until 1880 the funeral and accident benefit was always larger, and usually from one and one-half to three times as large as the superannuation benefit. Since 1880, however, the superannuation benefit has, as a rule, been considerably larger than the funeral and accident benefit.

The files of trade-union journals are replete with forebodings of the future failure of the trade unions to bear up under the burden of the superannuation benefit. "If," says a correspondent of the Amalgamated Engineers' Journal, "we take the history of the past as the best basis for future prophecy, it will be easily seen that in another 10 or 20 years the cost of superannuation will be quite beyond our present rate of contribution. * * * The A. S. E., in common with other

trade unions, will have to look for—to demand—State aid in this benefit, and it will be a just and reasonable demand, for are not the workers the life's blood of the community, the body, if not, unfortunately, altogether the soul of society?"[a]

The same number of the magazine contains a cartoon in which a bearded workingman, in a paper cap, throws off a heavy load called "Superannuation benefit" and hands it to John Bull, with the statement: "As I advance in years I find this burden getting too heavy. I want your help."

To avoid the drain on this benefit, rules have been established by a number of organizations with the purpose of limiting the amount of money expended on it.

For instance, the Bookbinders and Machine Rulers' Consolidated Union provide in their rules "that 1 per cent of the total membership of the union be the limit of eligibility of members to claim the benefits of the fund." "The applicant who has been a member for the greatest number of years, merits being equal, shall be entitled to the first claim of appointment irrespective of the date of his application for benefit."[b]

According to the rules of the lithographic printers "the number of members in receipt of superannuation shall be at the rate of 1 per cent of the total membership of the society. In case of the applications for superannuation exceeding the limit of 1 per cent of the members, the names of the candidates and their claims shall be sent to the general office, and the member whose consecutive number of years of membership are the highest shall be entitled to the first vacancy."[c] This limitation, however, does not meet the requirements of the situation.

It is generally recognized that, heavy as is the present burden, the future cost will be still greater. The ratio of trade unionists in receipt of superannuation benefits to the entire number of members is less than the ratio of aged persons to the entire population and considerably less than the ratio of aged persons to the population of trade-union age. This is more noteworthy, as the average minimum age at which trade unions grant superannuation is only about 55 years. The small percentage of superannuated members is due in the first place to the comparatively recent period during which the superannuation benefit has been instituted and to the fact that many of the trade unions have grown rapidly within the last decade or two. The burden of the superannuation benefit upon the members will therefore be much greater than it is at present when the ratio of superannuated

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[a] Amalgamated Engineers' Journal, September, 1901, pp. 22, 23.

[b] See General Rules of the Bookbinders and Machine Rulers' Consolidated Union, revised, Bradford, 1899, rule 16, pp. 18, 19.

[c] See Rules of the Amalgamated Society of Lithographic Printers of Great Britain and Ireland, revised at Glasgow, 1901, rule 24, p. 31.

members to all members is as great as the ratio of workmen over 60 to workmen from 20 to 60 years of age.

Certain British unions have provided for the creation of separate funds for the payment of the superannuation benefit, which are kept distinct from the ordinary funds of the union, and in some cases are devoted to the purposes of lending to members on their freehold or leasehold property. The rules of the United Society of Boiler Makers provides for the investment in this manner of the surplus money in the superannuation fund.

All money in the fund above £20,000 ($97,330) may be loaned out to members who have for five years been first class or for seven years second class members of the society. All applications for loans on the security of freehold or leasehold property must be made to the general secretary, and the applicant incloses 1s. (24 cents) to defray the cost of the ballot. The general secretary brings such applications to the executive council for their consideration. In the event of there being more than £20,000 ($97,330) in the fund, but an insufficient balance to supply the requirements of all applicants, elections take place on January 1, April 1, July 1, and October 1. The unsuccessful candidates have the right of refusal of any further loans before the next ballot takes place. Successful applicants fill out a form showing the location and value of the property and the amount of the loan required, and inclose one guinea ($5.11) as a valuation fee. The nearest local to the property sends a properly qualified person approved of by the executive council to value the property.

The maximum loan to any member is £500 ($2,433), and no member can secure a loan for more than one house nor upon a sublease as security. The money loaned must not exceed seven-eighths of the total value of the property, and the principal and interest at 4 per cent must be paid within a maximum of 20 years. Payments of interest are quarterly, and a member is fined 2s. 6d. (61 cents) for every month, or part of a month, that his quarterly payment is delayed. If two successive quarterly payments are missed, the executive council has the power to foreclose.

In lending money to its members, the union makes it possible for them to shorten the period of repayment and to lessen the sum upon which interest is chargeable. It also permits a member to sell the property subject to the loan to any other member and facilitates the redeeming of the mortgage under favorable conditions where the member is able to do so. The executive council is instructed in all cases to see that the property forming the security of the loan be insured in a company which the executive council itself selects.[a]

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[a] See Rules of the United Society of Boiler Makers and Iron and Steel Ship Builders, Newcastle-on-Tyne, pp. 172–176.

During the year 1903 fourteen loans ranging from £170 to £500 ($827 to $2,433), aggregating £4,050 ($19,709) and averaging thus £289 ($1,406), were made from the superannuation loan account. On December 31, 1903, there were 37 balances of loans outstanding, aggregating £9,470 ($46,086).[a]

It is provided by the rules of the Associated Iron Molders of Scotland that superannuated members "shall not receive from the funds either loans or advances upon their superannuation or funeral benefit, and they shall not be eligible either to hold office in the society or to vote at any of its meetings. And any superannuated member wishing to go foreign will be allowed to do so, he making arrangements in his branch for his benefit being sent him monthly. But if at any time it be found that a superannuated member is working at the molding or against the interest of this or other trades, either at home or abroad, he may be fined or excluded, and thus forfeit all benefits, should a district general meeting, with the consent of executive council, agree to do so."[b]

ADMINISTRATION OF BENEFITS.

A general tendency has been observable in Great Britain as well as on the Continent of Europe and in the United States to centralize trade unions and extend organizations from small clubs to large national associations. In their earlier years the British trade unions were usually circumscribed by the limits of the town; but during the last century, especially during the last fifty years, they have overstepped local lines and become national. For some time the local unions held out against the tendency to nationalize, and they restricted employment to members of the trade in the particular town in which the organization held sway. These local bodies, however, were unable to withstand the influences of the time, and the formation of national unions sapped the strength of the local bodies, which one after another succumbed and joined the national organizations.

Both in Great Britain and in the United States at the present time unions are for the main part national organizations with local branches. Strikes now extend from the city to the nation as they had formerly extended from the shop to the city. To conduct a strike it is necessary that the national union have national funds, and that the expenses of the strike be incurred by the united workmen, and not by the workingmen or the local of each town. As a consequence, the national organizations not only control the financing of strikes, but they also assume the right to declare strikes on and off. It is found intolerable to permit a local union to involve the national

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[a] Report of the United Society of Boiler Makers, 1903, p. 220.

[b] See Rules of the Associated Iron Molders of Scotland, rule 28, clause 6, p. 57.

organization and with it the national funds in a strike without the consent of the whole body. The militant activities of trade unionism are therefore almost entirely conducted by the national organization.

In the matter of friendly benefits this tendency has not been so strong. At the present time, however, a well-marked movement from the local to the national administration of friendly benefits is apparent and the locals, while actually administering the benefits, are subject to the control and supervision of the national organization.

Unlike the purely militant policy, however, the administration of benefits depends largely upon the discretion of the bodies dispensing them. It is absolutely essential that friendly benefits be administered by officials intimately acquainted with all conditions of the special case. No matter how detailed the rules governing the disposition of the funds, the question must invariably arise whether the case comes within these rules. To pass upon this problem, intimate local knowledge is necessary. Before paying out-of-work benefit, it should be well established whether the man is unemployed through his own fault, through the attitude of the employer, or through the condition of trade. The answer to these questions can best be given by the local authorities, who are familiar not only with the man applying for such benefits and his former employer, but also with local trade conditions. To detect malingering or feigned sickness and to prevent imposition upon the sick funds, it is necessary to exercise the utmost care by persons directly on the spot. Insurance and friendly benefit societies have found this out as a result of their own experience. The Prudential Assurance Company abandoned sick pay, because, "After 5 years' experience we found we were unable to cope with the fraud that was practiced,"(a) and the various friendly societies have been successful in administering sick pay only in so far as the direct administration has been local. The Foresters and Odd Fellows, which preserve the autonomy of each lodge, have the lowest rate of sickness, while the Hearts of Oak Benefit Society, "the largest and most efficient of the centralized friendly societies having no branches at all, and dispensing all benefits from the head office," has a "rate of sickness habitually far in excess of the experience" of the others.(b)

"Centralized societies," according to Rev. J. Frome Wilkinson, "will never be able to avoid being imposed upon; not so, however, a well-regulated branch of an affiliated society with its machinery in good working order."(b)

The experience of trade unions has thus proved that in the administration of friendly benefits it is essential for the rules of the entire

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a See Report of the Royal Commission on Friendly Societies in 1873, quoted in Webb's Industrial Democracy, London, 1902, p. 101.

b See Webb's Industrial Democracy, p. 101.

organization to be uniform and prescribed by the national body. On the other hand, the actual administration of the rules, especially in case of sick benefits, must be left to the local bodies.

At the beginning, trade unions with benefit features had great difficulty in securing uniform bookkeeping in the various branches of their locals. The men in charge of the local funds were usually workingmen without commercial experience and during the earlier years, before a body of regularly trained local officials was formed, the difficulty of securing anything like intelligible reports from the organizations was especially great.

"The state in which several of the branches have sent in their accounts reflects great discredit on the society," says an early report of the Steam Engine Makers. "We feel assured that these errors do not arise from the want of competent persons among us to manage these matters, but from the want of care in electing officers."(a) This complaint was made in 1842, but not long afterwards conditions changed for the better, and by the time the report for 1844 was made a considerable improvement was acknowledged by the secretary of the organization.

Another difficulty was found in the lax administration of the rules by the local officials. Sometimes the man asking for relief was a friend or neighbor of the man dispensing it, and not infrequently the rules were waived and the benefit given in violation of the constitution of the society. "It will be found," says the report of the Steam Engine Makers' Society for 1842, "that there are several items in the present report that the rules and regulations of our society do not sanction, therefore they can not give general satisfaction. No officer can find a rule that allows him to lend the society's money, and paying for beds for those not in benefit from the funds is also contrary to the rules, therefore these things must not be practiced."

This criticism is almost universal. "I am, however," says the secretary of the Navvies' Union, "obliged to call attention to the lax manner in which some branches (that hold their own funds) enforce the rules as to payment of sick benefit. The right of branches to call upon the center to make up the benefits due to members when their own funds fall short is doubtless responsible for this."(b)

The rules were often disregarded even by the officials themselves. "Even when the committee have openly declared that a turn-out (strike) has been wholly unjustified by the circumstances of the case, and contrary to the rules, the men have been allowed to draw their subsistence from the union."(c)

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a See Yearly Account, 1842, of the Steam Engine Makers' Society, p. 93.

b Thirteenth Annual Statement (1903) of the Navvies, Builders, Laborers, and General Laborers' Union, p. 2.

c See Character, Object, and Effects of Trades Unions, anonymous, London, 1834, p. 64.

The officials charged with the administration of the benefit funds complain repeatedly of the practice of fraud, more or less extended according to the intelligence and esprit de corps of the members. Many opportunities present themselves for drawing upon the funds without justification.

"It is essential," says the Bristol, West of England and South Wales Operatives' Trade and Provident Society, "that every member should realize it is his duty to see that the funds of his lodge are not abused and that no member receive sick pay to which he is not entitled. In addition, it should be remembered there is nothing mean or shabby, but on the contrary there is much that is manly and commendable in reporting to lodge secretaries those members who are on the sick funds illegally or who are not carrying out the provisions of the general rule whilst on the funds." ([a])

The temptation is especially great in bad times for the unions to disregard their own rules, and to grant benefits in deserving cases contrary to the established precedents of the organization.

During the year 1903 the rise in the price of cotton had the effect of throwing idle many of the mills of Lancashire. As a result demands upon the unions for out-of-work benefits grew apace, and many organizations broke their rules in order to provide against increasing distress.

"One of the most regrettable features in connection with these organized stoppages," says the general secretary of the Southeast Lancashire Card and Blowing Room Operatives' Association, "and one which we think will one day bring deep repentance, has been the reckless and inconsiderate manner in which the members of some societies, from whom better things might justly have been expected, have dealt with the finances of their societies. Rules which have been made to give each member that security to his rights and interests in the society to which they are justly entitled, and by means of which large sums have been accumulated for defensive purposes, have been ruthlessly mutilated and set aside for a kind of ruffianism, or each man for himself and the devil take the hindermost kind of policy. The worst part about this kind of business is that once the thing is started no one can tell when or where it will stop." ([b])

Even the Card and Blowing Room Operatives' Association, which did not to any great extent break its rules, largely increased its out-of-work benefit to a point where the expenditure on that account was over three times as great as that of the previous year, with the result of a deficit for the entire year. The temptation of the union

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[a] Bristol, West of England and South Wales Operatives' Trade and Provident Society, in its financial statement, December, 1903 and 1904.

[b] See Southeast Lancashire Card and Blowing Room Operatives' Association, Fifteenth Annual Report and Balance Sheet, 1903, pp. 4, 5.

leaders to give a twist to the rule in order to relieve cases of distress is very great and the officials frequently feel called upon to apologize for their apparent niggardliness. "We hope that we shall not be accused of being indifferent to the difficulties and hardships which we know have had to be endured by many families whilst the mills have been working little more than half time."(a)

The elaboration of formal systems of benefit features requires a high degree of organization and the establishment of rules of general application, entering into every detail of the trade life of each of the members. The present systems were developed after the work of many years. The founder of the benefit system of the Amalgamated Society of Engineers, Mr. William Allan, had "adapted the elaborate constitution and financial system of an old-established society to the needs of a great national amalgamation. In long hours of patient labor in the office he had built up an extremely methodical, if somewhat cumbrous, system of financial checks and trade reports, by which the exact position of each of his tens of thousands of members was at all times recorded in his official pigeonholes. The permanence of his system is the best testimony to its worth. Even to-day the Engineers' head office * * * retains throughout the impress of Allan's tireless and methodical industry. Excessive caution, red-tape precision, an almost miserly solicitude for the increase of the society's funds were among Allan's defects."(b)

The administrative rules of the various societies are established with the purpose of seeing that justice is done toward all members. It would be impossible to give more than a general idea of the manner in which the funds are safeguarded by a hundred organizations. Perusal of these rules shows conformity in the main to certain definite standards, with but slight variations in the different bodies.

In order to give some insight into the method of administering the benefit funds and of preventing abuses, an abstract of the rules of a typical organization is presented. The rules selected are those of the Associated Shipwrights' Society.

These rules provide that all applications for benefits must be made in writing to the secretary. For this purpose simple blank forms are prepared on which the applicant writes his name, address, the date of application, the place where he worked, the cause of his disability, and the date at which the disability began. The application must be presented with the member's pence book in order to show that he is in good standing. While a member is receiving a sick or accident benefit, he is supplied with a sick form, which must be signed each week by the visiting surgeon, as well as by the sick visitor appointed

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a See Southeast Lancashire Card and Blowing Room Operatives' Association, Fifteenth Annual Report and Balance Sheet, 1903, p. 5.

b See Webb's History of Trade Unionism, 1902, p. 216.

by the society. The applicant for relief is expected to furnish the fullest information possible and to be present at the committee meeting if required and if able to do so.

The application for sick, accident, superannuation, or funeral benefit must be made to the secretary within three days after the date from which benefit is claimed. In case of the failure of the applicant to report on time, payment will begin with the second day previous to date of application. When the branch or district has secured the services of a medical adviser, the secretary must notify the one belonging to the branch or district in question to visit the member. In case the member is able to visit the surgeon, he is required to do so at least once a fortnight, or as often as necessary, in order to secure a certificate of unfitness for work; otherwise he receives no benefit.

The committee is expected to scrutinize the application of each member, as well as the medical certificate and all other accompanying evidence, and if not satisfied this committee has the power to demand further medical or other evidence, and if thought desirable to send a physician to visit the applicant. The rules specifically state that no member shall be paid until the committee is fully assured of the justice and legality of the claim. When the committee is satisfied it authorizes the treasurer to make payment after deducting all arrears of contributions, fines, and levies, and all money of any sort due from the member to the society.

When members reside or work outside the district or at a distance, they are expected to make application to the secretary, inclosing their pence book and the medical certificate within fourteen days from the date of such certificate and every two weeks during the illness. In all these cases the benefit is paid from the date of the certificate. No member is entitled to receive any sick benefit for "any day that he has worked a part of," nor are members allowed to receive benefit for any period less than 3 working days. A claim for sick benefit by any member residing in the United Kingdom is considered to have lapsed when not presented within one month. Upon the recovery of the member he immediately notifies the secretary in writing, but the member retains his sick form until the full amount due to him is paid, after which he is obliged to return the sick form, duly signed by the surgeon, and acknowledge in full the sum sent him.

One of the hardest benefits to administer is the unemployed or out-of-work benefit, which frequently involves questions of considerable difficulty. A member is entitled to unemployed benefit when he is thrown out of work under circumstances satisfactory to his local and when he has continued out of work for 6 consecutive days. The payment, moreover, is construed to begin from the fourth day after signing the vacant book and may continue for 20 weeks, but no further sums may be paid for unemployment during the next 12 months.

The pay for the first 10 weeks is at a higher rate than for the last 10 weeks. Even after the lapse of the 12 months a member may not again receive benefit of any character unless he has worked at least 4 weeks in a trade and received the current rate of wages, and he may not receive the higher rate of benefit unless he has had 12 months clear of this unemployed benefit. Unemployed benefit is not paid for less than 3 days, the first 3 days' payment being made at the end of the sixth day after the unemployed man first signs the vacant book.

The rules of the society define unemployment with considerable exactness. An unemployed member must be one who is willing to work, but can not find employment. He is not considered unemployed and is not entitled to receive out-of-work benefit if he left work of his own accord, if he was dismissed for irregularity, if he absented himself without leave (except for sickness), if he was intemperate, if his conduct was imprudent, or if his unemployment resulted from a "captious and voluntary self-dismissal." A member unable to work by reason of accident, illness, or any disability which would entitle him to sick benefit may not receive out-of-work or idle benefit. If a member out of work and in receipt of unemployed benefit becomes sick, he is removed from the unemployed benefit and placed on the sick roll, and the unemployed benefit is stopped until he is again able to resume work if work is offered. A member does not receive unemployed benefit for the usual holidays of the city or trade, nor for the special holidays given by the firm with which he may be connected. The rules provide, however, that persons in receipt of unemployed benefit before the holidays may have the benefits continued during the holidays.

In order to prevent fraud, the society provides that the applicant for the unemployed benefit must, within 48 hours, state in writing to the secretary the cause of his being unemployed and, similarly, must give notice within 48 hours of his resumption of work.

The vacant book in which the men sign is a book of uniform pattern in all the local unions. It is kept at some known place which is determined by the local. During the period of unemployment a member residing within 3 miles of this place must sign his name daily at some time between 9 a. m. and 5 p. m. or forfeit one days' allowance. If he resides from over 3 to 7 miles from the place, he may sign at such intervals as the local determines, but not less than twice a week. If a member is traveling from one district to another in search of employment, he may receive the benefit in the local visited by signing the book.

No member is entitled to the sick benefit or the funeral benefit until 12 months from the time that he has paid his initiation fee. If only 6 months have elapsed, he may receive half this benefit. Members receive the sick benefit when they are unable to follow their usual, or

any other employment through accident or disease, provided the disability has not been brought on by intemperance or other improper action on their part.

Strict rules are prescribed for members while in receipt of benefit. A member who refuses to be visited while sick receives no benefit, and if a visitor has any doubt as to the illness of the member on benefit the committee has the power to send a physician. No member in receipt of a sick benefit is permitted to be out of his residence later than 9 p. m. from April to September, inclusive, or later than 7 p. m. from October to March, inclusive. A fine is levied for disobedience to this rule, and upon the third offense the donation is stopped. A member on the sick list is also fined if found in a state of intoxication. In case a change of residence is necessary for improving the health of a sick member he may leave the town, provided recommendation to that effect is made by the society's surgeon of the district; but notice must first be given to the secretary, who reports the removal at the committee meeting. During his absence from the city a member must report on the state of his health to the secretary at least once in 2 weeks, and the statement must be attested by the medical attendant of that place, as well as by two respectable householders.

The difficulty of administering the out-of-work benefit has in many cases been increased by the fact that a number of unions make no sharp division between the out-of-work and the strike benefit. The former is paid both to men out of work for other causes and to men on strike or locked out. The confusion of these two benefits and the usual results to which it has led is illustrated by the history of "the Amalgamated Society of Engineers, which was formed for the express purpose of bringing about a uniform trade policy under the control of a central executive. It was intended to secure this result by providing that strike pay should be awarded only by the central executive, leaving the branches to dispense the other benefits prescribed by the rules. But unfortunately this strike pay amounts only to 5s. [$1.22] a week, it being assumed that the member leaving his work will also be receiving the out-of-work donation of 10s. [$2.43] a week, awarded by his branch. This confusion of trade with friendly benefits has resulted in a serious weakening of the authority of the central executive in matters of trade policy." [a]

The men who were dissatisfied with conditions in any establishment simply dropped their tools and received an out-of-work benefit, although no such cessation of work was advised by the central body, and in some cases a local walkout of this sort led to complications involving a number of locals. The out-of-work benefit is capable of proper administration only when it is kept entirely separate and distinct from the strike benefit.

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[a] See Webb's Industrial Democracy, London, 1901, p. 94.

The funeral benefit is paid only upon the filling out of an application and the production by the relative, nominee, or trustee of the deceased, of a registrar's certificate as required by law. The amount of the benefit differs for different scales of membership. On the death of the member no relative or claimant may make further demands upon the organization, and in case a funeral benefit has already been paid at the death of the wife of a member this sum is deducted from the funeral benefit paid at the death of the member himself.

The committee does not pay funeral benefit until entirely convinced of the death of the member for whom payment is to be made. It is intended also that the money so paid shall be actually devoted to the interment of the member, and if the committee have any doubts "respecting any party claiming funeral money itself, they may appoint a member or members to defray the funeral expenses to the extent of the sum specified." If a member dies at sea or in a foreign country, his nearest relative or other lawful claimant may be paid the funeral benefit, provided the deceased has qualified himself according to the rule. In this case, however, the claimant must produce a certificate of the decease with the date thereof, and any arrears may be deducted from the sum so paid out.

If a member is married at the time of his entering the association or joining the benefit, he must, if he desires funeral money on the death of his wife, attend the committee meeting of the local and enter in a book kept for that purpose his own name, his wife's name, and the state of her health. If she is above 35 years of age at the time, a medical certificate of health must be produced. If she is above the age of 50 at the time of his joining the association, or if she is above the age of 50 upon her marriage, the member is not to be entitled to funeral money upon her death. Upon the marriage of any member, he must within 4 weeks thereafter attend a committee meeting of his local and register his wife's name, her age, and the state of her health.

The various locals or districts are entitled to appoint a medical adviser to examine all candidates for admission when proposed, if such examination is deemed necessary by the committee. This medical adviser may not receive more than 1s. 6d. (37 cents) per patient. He visits sick members and those suffering from accident who are unable to come to him and who live within a radius of 2 miles from the rooms of the local, and he must do this once a fortnight, or oftener, if required. The medical adviser is not required to give the member medical treatment unless so requested by the member himself, who thus becomes responsible for all charges, the duties of a medical adviser or surgeon being merely to certify to the condition of a member, which he must do once a fortnight. When the surgeon suspects that any member is feigning sickness or is "malingering," he is expected to take such measures as he may deem wise to secure detection, and, upon his

suspicions being verified, he must report the same to the secretary, who in turn lays it before the committee. Where the committee feels unable to decide upon the merits of the case, it presents it to the members and forwards the case with instructions and particulars to the executive committee, who is instructed to act thereupon. The districts are entitled to make arrangements for the medical adviser to prescribe for their members, and to furnish them with medicines and medical appliances, but such arrangements must be special, and the expense must be borne by the members themselves and not be charged to the organization. The association, however, is chargeable with the 1s. 6d. (37 cents), which is paid for the inspection of the patient and the certification of his condition.

A member who has paid all fines and money due the society and has obeyed the rules of the organization may receive a superannuation benefit if he has arrived at the age of 55 and is unable to follow his ordinary employment, either through old age or other infirmities not improperly contracted. He must have been a member for the space of 20 consecutive years. The amount of this benefit depends upon the period during which he has been a member, and it varies from a minimum for members of 20 years' standing to a maximum for members of 35 years' standing or over.

The superannuated member is at liberty to do any light work of which he is capable, but only after he has first received the permission of the local. He is to give the committee such information as may be required as to the amount of his earnings in this new position.

A superannuated member may receive no money for accident, unemployment, sickness, or other cause, but on death his beneficiaries may receive the funeral benefit.

The superannuation benefit is not granted until an application has been made through the local to which the member belongs to the executive committee of the organization. The application is accompanied by a full statement by the local of the cause, with a recommendation, and the application must contain the name of the applicant, his registered number, the date of his admission, and certificates of at least three surgeons, stating his inability to follow his ordinary employment. The executive committee, upon the receipt of this application and the certificates, considers the case fully, and, if deemed necessary, provides for a new medical examination of the applicant. The application for superannuation is not considered while the member is in receipt of any other benefits from organizations, and superannuated members are not permitted to hold any of the principal offices of the society. The superannuated members are allowed to return to the trade if they pay the regular contribution, but if, after such reemployment, they lose their position they are not paid out-of-work benefit, but are returned to the superannuation benefit.

The administration of friendly benefits is a matter partly of racial characteristics, partly of education in trade-union ethics. For a long time British unions, though having branches in Scotland, Canada, Australia, and even in the United States, found it difficult to maintain locals in Ireland, owing to the fact that Irish branches did not administer their finances according to the rules of the English societies. Irish locals not only struck without securing consent, but also were often guilty of financial irregularities of many sorts. In certain cases in the thirties and forties, locals had to be dissolved because of inexact and improper methods of administering relief.

In 1840 the Operative Stone Masons were obliged to report the dissolution of their Irish locals, because "however much a separation may be regretted, we feel convinced that until they are thrown more on their own resources, they will not sufficiently estimate the benefits derivable from such an institution to exert themselves on its behalf." ([a])

The Typographical Association was also compelled to give up its Irish branch at Waterford, and refused to entertain any more proposals for new Irish branches. Similar instances occurred in the history of the tailors and other societies.

As late as 1896 the Shipwrights' Society was obliged to close its Dublin branch, because it failed to receive correct reports, and because the money intended for out-of-work benefits was improperly expended.

The high benefits granted by British unions were made possible by the large weekly contributions exacted from their members. The income of the unions is derived not only from weekly contributions, but from entrance fees, fines, profits from the sale of reports, books, membership cards, etc., rent of property, interest on funds, etc. Another source of income is from special levies and extra contributions for general or specific purposes. This revenue is increased in times of strikes or depression in trade, when the fiscal demands naturally increase.

Trade unions with benefit features contend that while benefits cost money, the increased wages resulting from the action of unions strengthened by them enables the workingman to defray the increased expenses.

It may be stated by some, "I can not afford to pay the weekly contribution of a shilling [24.3 cents], and, therefore, however willing I may be to help I am unable to do it." May we point out in answer to such a question that the whole object of asking your cooperation is with a view to raise our wages to a figure worthy of our trade? Divided as we are, we can not do so, but by being united we can; if then, we can by unity raise our wages by the very modest sum of 2s. [48.7 cents] per week, you will be 1s. [24.3] cents in pocket by the transaction; besides, you will be able to participate in the benefits

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[a] See Webb's Industrial Democracy, p. 84.

of the union, details of which you will find upon this cordial invitation.(a)

The cost of administration of a trade union is more or less constant, or, at all events, largely independent of the amount of contributions. "There is not a trade union in the Kingdom," says a report of the Amalgamated Association of Operative Cotton Spinners, "that has so low a proportion (of operating expenses) as this, but that is because there are none that pay so large a contribution." Much is said of the high percentage of administration; "but if men will insist on a small subscription, the percentage for management must be high." That the cost of maintaining a two penny union (4 cents per week) is 50 per cent does not necessarily mean extravagance. "What it does mean is that for all practical purposes the members might as well keep their 2d. [4 cents] in their pockets as pay a sum which does little more than pay for the cost of collecting it."

The cost of administration per member is thus considerably larger in the nonbenefit than it is in the benefit organizations. A large part of the cost of administering a union's affairs is entirely independent of whether or not the work of the union is extensive and whether or not large sums of money are given in benefits.

The administration of trade-union benefits necessarily involves a certain clash of opinion between the officials and many of the members. The tendency among trade-union members is to seek the highest possible benefits with the lowest possible or impossible expense in dues. The object of the officials, on the other hand, is to maintain contributions at a point that will enable the union to meet all its obligations and to accumulate a surplus. As a consequence there is a continual conflict upon this point between the officials and the members of the union. "There is no one more anxious than I," says the secretary of the Plumbers' Association, "to give members the full value for their money, but the tendency has been to give benefits out of proportion to the contributions. The consequences are that instead of us accumulating a sound, substantial reserve fund we are constantly in danger of bankruptcy."(b)

In the opinion of the secretary, contributions had not been increased sufficiently to meet increased benefits or payments.(c) As a consequence the union finances were not considered to be in good condition. The secretary envies societies whose invested funds are paying from £500 to £700 ($2,433 to $3,407) interest annually. "A large balance at the bank has its influence in preventing disputes. Employers can ascertain our financial position, therefore we ought to try to increase the amount."

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a See Invitation to Nonmembers to Join the Amalgamated Union of Cabinetmakers, Liverpool, 1903 or 1904.

b See Report of the Plumbers' Association, 1895, p. 5.

c Idem, p. 10.

The conflict between the officials, seeking to keep the dues up, and the union, seeking to keep the dues down, frequently results in a loss of members and sometimes in secession. According to the report of the plumbers for 1852, many lodges seceded in consequence of high contributions.(a)

The argument is summed up in the yearly report for 1852. "During the past year some few lodges have expressed a desire for a return to the old scale of payments, also adding that, in consequence of the present increased scale being adopted, some two or three members have left their lodges. These communications are invariably worded thus: 'We think that the old rate of payment was sufficient, because we have always been able to pay our equalization,' etc. Were it not for the necessity of fully stating the facts to the members in this report, such statements would be too absurd to be worthy of an answer. When the present increased scale was proposed, it was with the view of effectually warding off the bankruptcy that must have inevitably fallen to the lot of the society, but for the present rate of contributions and improved system of management. If the present payments were more than sufficient to meet existing benefits, it would be more judicious to raise the sick pay in proportion rather than lower the contributions." (b)

Until 1876 the superannuation benefit of the Steam Engine Makers' Society was granted by the local branches, and up to that time many members were superannuated at an extremely early age. The ruinousness of the policy, however, gradually became evident, and in 1876 the council of the society, after certain extreme cases came to its notice, claimed the right to fix the conditions for the bestowal of the superannuation benefit. Since that date, the right has been exercised by the central organization.

In the report for the year 1903 the executive of the National Union of Dock Laborers attributes the increase of the funds of the union and, subsequently, of its strength, to the greater economy of the local unions. "This [increase in funds] has largely been brought about by the reduction of the expenditure and the loyalty in general of the branches in acting as far as possible under existing circumstances with this object in view." (c)

A comparison of the branches showed that they expend from a minimum of 69 per cent to a maximum of 114 per cent of their income; and while some of these expenses were confessedly due to exceptional circumstances, the fact was emphasized that on the average expenditure too nearly approached the income. The great trouble with this organization of unskilled workmen, as of other

a See Report for 1852, reproduced in the Report for 1895, p. 5.

b Idem, pp. 3, 4.

c Report of Executive, National Union of Dock Laborers, 1903, p. 6.

organizations, was the lowness of the dues and the consequent high percentage cost of administration.

"We must also consider," continues the report, "that even under ordinary circumstances (and there is no union, even a laborers' union, so costly to administer as ours in the Kingdom) it takes just as much to administer a three penny [6-cent] contribution as a shilling [24-cent] contribution. And so the higher the contribution the more opportunity there is to lay up funds." (a)

FINANCES OF TRADE UNIONS.

DIFFICULTY OF OBTAINING FUNDS.

The great drawback to the development of benefit features in British, as in other trade unions, is the difficulty of securing funds. "No trade union is subsidized; the funds arise from the contributions of members." (b) Trade unionists vote for increased benefits, but it is difficult to persuade them to vote at the same time for increased contributions. Trade union reports teem with complaints of the unwillingness of the members to increase their dues. "My private opinion," says the secretary of one of the British trade unions in a letter, "of the great majority of trade unionists, and I have had thirty-five years' experience, is they do not treat the society in the same proportion as the society treats them. For instance, in the last twenty-five years the wages of our members have increased eight or nine shillings [$1.95 or $2.19] per week, but the contributions to the society remain the same. Indeed, I can go further and say that our society was established seventy-one years ago, when wages were about eighteen shillings to £1 [$4.38 to $4.87] per week, and the contribution was six pence [12 cents] per week. It is the same now, although wages are more than double." (c)

The contributions of dues of the members provide the main source of income of most of the organizations. During the 46 years from 1858 to 1903, the Associated Blacksmiths' Society, for example, received in all £186,240 ($906,337), of which 88.8 per cent was derived from ordinary contributions, only 2.1 per cent from entrance fees, 3.4 per cent from interest on funds, and the rest from levies, accident grants, trade levies, and miscellaneous income. (d)

In a number of organizations, additional sums of money in excess of the weekly dues are secured by special and general levies. Thus,

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a Report of Executive, National Union of Dock Laborers, 1903, p. 7.

b Prize Essay on Trades Unions, by Ithuriel, Glasgow, 1875, p. 19.

c See letter of George H. Clarke, Secretary of the Manchester Unity of Operative Bricklayers' Trade, Accident, Sick, and Burial Society, of Great Britain and Ireland, October 12, 1904.

d See the Forty-sixth Financial Report of the Associated Blacksmiths' Society, Glasgow, 1904, p. 17.

while the weekly contribution of the Friendly Society of Iron Founders has, during the 49 years from 1855 to 1903, been steadily fixed at 1s. (24 cents) per week, or £2 12s. ($12.65) per year, the total receipts of the society have been largely in excess of the income from this source. Reports have brought in an average of 7d. or 8d. (14 or 16 cents) a year, and the accident, auxiliary, special, benevolent, emigration, and general fund levies, have raised the total contribution per member to an amount which, during the last 49 years, has averaged 43 per cent in excess of the weekly contributions. In 1872 accident levies of 10s. 6d. ($2.56) per member were raised, and levies of 1s. to 3s. (24 to 73 cents) have not been unusual. Auxiliary levies from 6d. (12 cents) to 9s. 10d. ($2.39) per year have been frequently made, and general fund levies have ranged from 8d. (16 cents) per year to £2 12s. ($12.65).

The following table shows the character of the receipts of the organization during the last 49 years, and gives some intimation of the extent to which the organization, composed of men receiving high wages, can secure additional funds by means of levies:[a]

PER CAPITA INCOME OF THE FRIENDLY SOCIETY OF IRON FOUNDERS FROM EACH SPECIFIED SOURCE, 1855 TO 1903.

Year.	Contribution.	Reports.	Accident levies.	Auxiliary levies.	Special levies.	Benevolent levies.	Emigration levies.	General fund levies.	Total.
1855	$12.65	$0.08		$0.37					$13.10
1856	12.65	.08	$0.24	.37					13.34
1857	12.65	.08	.24	.33	$0.03				13.33
1858	12.90	.24	.24	.37					13.75
1859	12.65	.24			.02			$1.58	14.49
1860	12.65	.24	.24	.37					13.50
1861	12.65	.24	.37	.12					[b] 13.57
1862	12.65	.24	.37	.49				.61	14.36
1863	12.65	.24	.37	.37				2.11	[b] 18.17
1864	12.90	.24	1.22				$0.28	.57	15.21
1865	12.65	.24				$0.08	1.02	.97	14.96
1866	12.65	.24	.49	.12		.04	.04		13.58
1867	12.65	.24	.73	.12					13.74
1868	12.65	.24	1.22					11.19	25.30
1869	12.65	.24						12.65	[b] 25.73
1870	12.90	.24						10.34	23.48
1871	12.65	.12	.61					5.52	18.90
1872	12.65	.12	2.56			.04		.16	15.53
1873	12.65	.12		.85	.24	.10			13.96
1874	12.65	.12	.79		.24	.08			13.88
1875	12.65	.12		.49		.08			13.34
1876	12.90	.12		.85		.08			13.95
1877	12.65	.12	.85	.12		.08			13.82
1878	12.65	.12	.49	.49	.12	.08			13.95
1879	12.65	.12	1.46	1.46		.08		4.79	20.56
1880	12.65	.12				.08		11.72	24.57
1881	12.90	.12				.08		6.45	19.55
1882	12.65	.12	.79			.08		4.75	18.39
1883	12.65	.16	.18	2.19					15.18
1884	12.65	.16							12.81
1885	12.65	.16						4.99	17.80
1886	12.65	.16	.89					9.05	22.75
1887	12.90	.16						11.92	24.98
1888	12.65	.16	.49					7.16	20.46
1889	12.90	.16						3.16	[b] 15.98
1890	12.65	.16	.37		.12			3.16	[b] 40.80
1891	12.65	.16			.18			3.16	16.16
1892	12.90	.16	.24		.18			3.23	16.71
1893	12.65	.16	.24		.24			6.21	19.50

[a] See Annual Report Friendly Society of Iron Founders, 1903, p. 43.
[b] This is not the correct total of the items shown. The figures given are the equivalent of those shown in the source quoted.

PER CAPITA INCOME OF THE FRIENDLY SOCIETY OF IRON FOUNDERS FROM EACH SPECIFIED SOURCE, 1855 TO 1903—Concluded.

Year.	Contribution.	Reports.	Accident levies.	Auxiliary levies.	Special levies.	Benevolent levies.	Emigration levies.	General fund levies.	Total.
1894	$12.65	$0.16	.....	[a] $2.39	.....	.....	.....	$8.44	$23.64
1895	12.65	.16	$0.49	[a] .49	.....	.....	.....	11.68	25.47
1896	12.65	.16	.24	[a] .41	.....	.....	.....	8.60	22.06
1897	12.65	.16	.37	[a] .26	$0.12	.....	[b] $1.46	6.33	21.35
1898	12.90	.16	.30	.....	.....	[c] $1.10	[b] 2.92	6.45	23.83
1899	12.65	.16	.....	[a] .06	.12	.....	.....	6.33	19.32
1900	12.65	.16	.24	.....	.04	.....	.....	4.81	17.90
1901	12.65	.16	.24	.....	.10	.....	[b] .10	3.16	16.41
1902	12.65	.16	.12	.....	.29	.....	.....	5.11	18.33
1903	12.65	.16	.24	[d] .24	.....	.....	[b] .06	6.33	19.68

[a] Extra dispute levy. [b] Extra donation. [c] Allied trades levy. [d] Parliamentary levy.

The following table from the Eighty-eighth Quarterly Report of the Associated Shipwrights' Society (p. 24), shows the dates and frequency of accident bonus levies:

ACCIDENT BONUS LEVIES OF THE ASSOCIATED SHIPWRIGHTS' SOCIETY, 1894 TO 1904.

Number of levy.	Date due.	Amount per member.
First	June 23, 1894	$0.06
Second	Sept. 29, 1894	.12
Third	June 30, 1895	.12
Fourth	June 20, 1896	.12
Fifth	Dec. 19, 1896	.18
Sixth	Sept. 25, 1897	.24
Seventh	Sept. 24, 1898	.24
Eighth	Mar. 28, 1899	.16
Ninth	Dec. 30, 1899	.12
Tenth	June 30, 1900	.37
Eleventh	Apr. 20, 1901	.12
Twelfth	Nov. 30, 1901	.24
Thirteenth	June 28, 1902	.24
Fourteenth	Mar. 21, 1903	.18
Fifteenth	Sept. 19, 1903	.18
Sixteenth	Mar. 19, 1904	.30

In Volume IX of the work on the Life and Labor of the People in London, edited by Charles Booth, assisted by Ernest Aves, a careful analysis of the benefits afforded by London aid societies has been made.

The subscriptions to the various societies range from 2d. to 2s. 3d. [4 to 55 cents] per week. Out of 167 that have been analyzed, from 2d. to 6d. [4 to 12 cents] is paid in 108 societies; from 7d. to 1s. [14 to 24 cents] in 47; from 1s. to 2s. [24 to 49 cents] in 10; and in two cases 2s. [49 cents] is exceeded. The most common subscription is 6d. [12 cents], which is paid by 37 societies, while 3d. [6 cents] is paid by 24; 2d. [4 cents] by 23; 4d. [8 cents] by 20; 1s. [24 cents] by 15, and 9d. [18 cents] by 13. The larger and more important societies pay somewhat the larger subscriptions on the average, 72 per cent of those with a membership of 200 or less paying 6d. [12 cents] or less per week, as compared with 57 per cent of those with more than 200 members who pay this amount. ([a])

[a] Life and Labor of the People in London, Vol. IX, London, 1897, p. 249.

The income per member of the organizations has continually tended to increase. The per capita annual income of the Amalgamated Society of Engineers was £2 3s. 6¾d. ($10.60) in 1855 and £3 10s. 1½d. ($17.06) in 1887. The per capita revenue of the Iron Founders increased from a little less than 42s. ($10.22) in 1855 to over 76s. ($18.49) in 1887. The income of the London Compositors increased from over 12s ($2.92) in 1855 to over 32s. ($7.79) in 1887. The same is true of practically all organizations. With each decade a stronger tendency manifests itself to increase the amount of members' contributions.

The increase in dues of British trade unions is indicated by the development of the Steam Engine Makers' Society. Until the year 1839 contributions to the society were 1s. (24 cents) per month, but at that date they were raised to a minimum of 2s. 3d. (55 cents) per month, making an advance of 125 per cent. In 1851 rates were again raised, this time to 3s. (73 cents) per month, and in 1889 once more to 1s. (24 cents) per week or 4s. 4d. ($1.05) per month.

The system of contributions and benefits is complicated by differences in the work or processes of the various members and by consideration for their varying incomes. When a union is composed of different classes of operatives earning different salaries, it is frequently necessary to make a rough adjustment between contributions and benefits on the one hand and the earning power of the employees on the other. Thus, for example, a small union, the South-East Lancashire Card and Blowing Room Operatives' Provincial Association, with a combined membership in 1903 of 3,015, had its membership divided into four classes: The back tenters, ring-frame tenters, frame tenters, and males, who, when they were working full time, paid 4d., 6d., 9d., and 1s. (8, 12, 18, and 24 cents), respectively, and who receive benefits of from 3 to 10s. ($0.73 to $2.43) in the case of general strikes, lockouts, and victimization; from 4 to 10s. ($0.97 to $2.43) in case of accident; and £4 ($19.47) for funeral allowance.

The complexity of the system of contributions and its adjustment to the paying ability of its members is further illustrated in this small union by the establishment of different rates in proportion to the length of time the employee works. Thus, if engaged less than 35 hours or over 10 hours per week he pays, roughly speaking, one-half of his ordinary rate, whereas, if not working at all or if working less than 10 hours a week, the rate of contribution is 1d. (2 cents) for all classes.

The following table shows the rates of pay of the benefits for the various classes of employees of this organization:

SCALE OF CONTRIBUTIONS AND BENEFITS PER WEEK OF THE SOUTHEAST LANCASHIRE CARD AND BLOWING ROOM OPERATIVES' PROVINCIAL ASSOCIATION.

Occupation.	Contributions.			Benefits from local funds.							Amalgamation benefits.	
	If working 35 hours or a full week.	If working 10 or up to 35 hours	If stopped or working 9 hours	Strike, victim, or lock-out pay (individual)	Strike, victim, or lock-out pay (general).	Accident pay (first 13 weeks)	Accident pay (second 13 weeks)	Fires, failures, breakdowns, etc., pay (first 6 weeks).	Fires, failures, breakdowns, etc., pay (second 6 weeks).	Funeral allowance.	Permanent accident.	Fatal accident.
Back tenters.	$0.08	$0.04	$0.02	$0.97	$0.73	$0.97	$0.49	$0.73	$0.37	$19.47	$97.33	$24.33
Frame tenters.....	.18	.08	.02	2.92	1.95	1.95	.97	1.95	.97	19.47	243.33	48.67
Males.....	.24	.12	.02	3.65	2.43	2.43	1.22	2.51	1.22	19.47	291.99	73.00
Ring-frame tenters.....	.12	.06	.02	1.46	1.22	1.22	.73	.97	.49	19.47	121.66	24.33

WORKING EXPENSES.

About 20 per cent of the entire expenditure of British trade unions is devoted to working and miscellaneous expenses. This percentage varies from time to time, the amount devoted to these purposes averaging 19.8 per cent for the 100 principal unions during the 10 years from 1892 to 1901, but ranging between 13.8 per cent in 1893 and 25.4 per cent in 1899. During the last 5 years the percentage of the fund devoted to these purposes has increased, so that at the present time it may be said to constitute from 20 to 25 per cent of the entire expenditure. These more or less constant and independent items of expense are likely to increase very largely with the poorer organizations and to decrease with the wealthier oganizations.

Thus, in the metal, engineering, and shipbuilding trades, which are the organizations paying the largest benefits, the percentage of working expenses from 1892 to 1901 was the slightest, amounting only to 12.4; and in the mining and quarrying, textile, clothing, printing and allied trades the percentage of the expenditure devoted to working and miscellaneous expenses was less than for the average trade. The greatest expenditure for this purpose is to be found in the general labor and miscellaneous trade unions and in the transport trades, in none of which are high contributions or large benefits the rule.

The working and miscellaneous expenses of the 100 principal unions for the year 1901 amounted to £378,846 ($1,843,654) for a membership of 1,161,226, or an average of 6s. 6¼d. ($1.59) per member per year, or of 1½d. (3 cents) per member per week. This amount of expenditure is somewhat higher than the average for the last 10 years.

Statistics, however, show that the cost of administration for the British unions is not great and that the money contributed for the purpose of paying benefits is not diverted to the payment of salaries or other expenses.

ACCUMULATED FUNDS.

The strongest British unions have accumulated large funds in order to provide for the payment of their benefits. These funds are of course absolutely essential, owing to the fact that the demands made by an insurance system increase with the years as a result of the advancing age of the men insured. In 1903 the Amalgamated Engineers had accumulated funds equal to 1.5 times their annual revenue. The 36 largest unions, including the engineers, have accumulated funds equal to revenue for 2⅓ years. Of these, in 1903 the accumulated funds of the boiler makers was equal to 2.2 times the amount of income; of the cotton spinners, 4.6 times the income; of the railway servants, 4.2 times the income, and of the Northumberland miners, 5.6 times the income. The mining organizations, which, as a rule, have large dues and small benefits, generally also have accumulated large funds.

The following table shows the total accumulated funds of the 17 most wealthy trade unions in the United Kingdom in the year 1900, with the per capita amount of accumulated funds of each. The wealthiest organization in proportion to its membership was the Amalgamated Cotton Spinners, with funds amounting to £18 11s. 1d. ($90.29) per member. Three other organizations had per capita funds of £10 ($48.67), or less than £18 ($90.29); 3 other unions, funds of £8 ($38.93), or less than £10 ($48.67); 4 other unions, with funds of £6 ($29.20), or less than £8 ($38.93); 4 other unions, with funds of £5 ($24.33), or less than £6 ($29.20); while of these seventeen unions the union with the smallest accumulated funds per capita had a balance of £4 12s. 8¾d. ($22.56) per member.[a]

ACCUMULATED FUNDS OF 17 PRINCIPAL TRADE UNIONS IN THE UNITED KINGDOM, 1900.

Name.	Total funds.	Amount per member.
Amalgamated Society of Engineers	$1,978,378	$22.56
Coachmakers (United Kingdom)	158,808	24.37
Associated Blacksmiths	83,305	28.39
Iron Founders	520,949	28.38
Assistant Shipwrights	470,445	25.69
Steam Engine Makers	255,574	29.84
Flint Glass Makers	58,267	24.17
United Pattern Makers	152,229	33.05
London Society of Compositors	358,622	31.77
Boiler Makers	1,681,030	35.26
Locomotive Engineers and Firemen	432,452	43.23
Associated Iron Molders	327,773	45.62
Journeymen Curriers	50,568	50.61
Power Loom Carpet Weavers	54,588	45.14
Operative Lace Makers	191,516	56.98
Yorkshire Glass Bottle Makers	214,442	75.49
Amalgamated Cotton Spinners	1,660,060	90.29

[a] See Amalgamated Engineers' Monthly Journal, December, 1901, p. 3.

From the point of view of trade purposes, the accumulated funds of the organizations are very real, just as real as though there were no counterbalancing obligations, since, if necessary, the unions can draw upon these funds for strikes or for any other purpose desired. From an insurance point of view, however, it must be recognized that the engagements entered into by the unions, if they were legally binding, which they are not, would constitute a liability that for the greater number of unions would be greater than the assets. In other words, it is probable that no insurance society would take over the funds of a trade union, if, at the same time, it were obliged to assume legal responsibility for the obligations put upon the society by its rules for the payment of benefits.

From an immediate point of view, however, the assets of the union are real and its liabilities voluntary.

These funds have rapidly increased during the last decade. During the 10 years from 1892 to 1901, while the membership of the 100 different unions increased 30 per cent, their accumulated funds increased 159 per cent. The membership increased during this period from 895,487 to 1,161,226, while the accumulated funds increased from £1,605,067 ($7,811,059) to £4,161,916 ($20,253,964).

A remarkable instance of this growth in wealth is furnished by the Glass Bottle Makers of Yorkshire, a small but wealthy organization. Their accumulated funds were reduced from £26,088 ($126,957) in 1892 to £12,166 ($59,206) in 1893, but from that period on the growth was rapid, especially during the period from 1893 to 1901, when the membership increased from 2,440 to 2,901, or 19 per cent, while the accumulated funds increased from £12,166 ($59,206) to £46,525 ($226,414), or 282 per cent.[a]

The accumulated funds of the Derbyshire Miners have also increased with great rapidity during the last 10 years. The accumulated funds in 1893 amounted to £683 ($3,324), and in 1903 to £157,213 ($765,077).[b]

The rapid increase in the accumulated funds of the unions is illustrated by the financial history of the Amalgamated Union of Cabinet Makers. With a membership of 2,769 in 1903, it has vastly increased its average funds per member during the last decade. From 1846 to 1867, inclusive, the accumulated funds of the organization only twice averaged as much as 9s. ($2.19), and from 1868 to 1896, inclusive, the average funds ranged from below 4s. (97 cents) to 37s. 9d. ($9.19). During the last 7 years, from 1897 to 1903, inclusive, its accumulated funds increased to a point far in excess of any formerly obtained—in 1902 being almost 12 times as great as 15 years before.

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[a] See report of the Glass Bottle Makers of Yorkshire, 1901.

[b] See report of the Derbyshire Miners Association, 1903.

The following table shows the average membership funds per member of the Amalgamated Union of Cabinet Makers during the 58 years from 1846 to 1903:

MEMBERSHIP AND ACCUMULATED FUNDS OF THE AMALGAMATED UNION OF CABINETMAKERS, 1846 TO 1903.

[From the Seventieth Annual Report of the Amalgamated Union of Cabinetmakers, 1903. Liverpool, 1904, p. 31.]

Year.	Members.	Funds.	Average per member.	Year.	Members.	Funds.	Average per member.
1846	657	$501.54	$0.76	1875	2,144	$18,876.71	$8.80
1847	704	348.05	.49	1876	2,614	12,220.55	4.68
1848	536	367.04	.68	1877	2,588	11,090.69	4.29
1849	491	429.16	.87	1878	2,595	8,196.36	3.16
1850	455	566.44	1.24	1879	1,945	1,744.96	.90
1851	456	697.49	1.53	1880	1,743	2,613.39	1.50
1852	486	691.17	1.42	1881	1,850	3,560.29	1.92
1853	616	569.49	.92	1882	1,825	4,769.25	2.61
1854	647	636.16	.98	1883	1,477	5,069.48	3.43
1855	593	550.10	.93	1884	1,427	4,504.64	3.16
1856	584	579.55	.99	1885	1,319	2,100.53	1.59
1857	523	1,476.96	2.82	1886	1,195	1,769.18	1.48
1858	458	1,373.05	3.00	1887	1,126	1,808.57	1.61
1859	475	217.95	.46	1888	1,109	2,654.74	2.39
1860	528	137.28	.26	1889	1,213	5,727.14	4.72
1861	546	968.98	1.77	1890	1,350	3,723.64	2.76
1862	530	1,027.02	1.94	1891	1,374	5,172.54	3.76
1863	561	954.26	1.70	1892	1,386	7,185.04	5.18
1864	780	1,456.55	1.87	1893	1,406	6,420.80	4.57
1865	886	1,013.50	1.14	1894	1,474	7,782.47	5.28
1866	1,116	2,425.36	2.17	1895	1,580	8,054.84	5.10
1867	1,170	2,471.80	2.11	1896	1,860	13,072.12	7.03
1868	977	4,276.68	4.38	1897	2,068	22,641.89	10.95
1869	830	5,046.09	6.08	1898	2,094	24,902.71	11.89
1870	1,028	5,251.09	5.11	1899	2,288	33,542.75	14.66
1871	1,160	6,508.02	5.61	1900	2,452	39,353.36	16.05
1872	1,449	9,837.66	6.79	1901	2,518	42,799.49	17.00
1873	1,644	13,338.36	8.11	1902	2,588	47,790.47	18.47
1874	1,985	18,001.07	9.07	1903	2,769	50,920.25	18.39

ACTUARIAL BASIS OF TRADE-UNION INSURANCE.

As has been shown earlier in this report, trade unions in their friendly benefits endeavor to provide definite payments in the event of accident, unemployment, loss of tools, and during sickness, old age, etc. To some extent the union relies upon special levies or taxes on its members for securing funds to carry out the payment of the benefits, though it chiefly depends upon the uniform contributions paid by the members either weekly, biweekly, or monthly. Theoretically and, as a rule, actually, these contributions are not increased as the members advance in age, but are fixed either at a definite sum for all members or at a sum that varies according to the member's age at admission into the organization.

The liabilities of the trade union, however, increase as the age of the member insured increases. Therefore, if contributions are to be adequate for the insuring of a member, he must, during his earlier life, pay more than he receives in all from the union, and there must be an excess of contributions from the members' overpayments so great as to result, by its accumulation and the interest thereupon, in the forma-

tion of a fund sufficiently large to make up the deficit between the expenditure for the members when they grow older and the income from the same members. In other words, when the members are young, they must pay contributions in excess of the sums returned to them in benefits, and this excess, invested and put at interest, must be sufficient to eke out the contributions in later years when payments to members increase.

Even in the absence of sufficient actuarial data, it may be seen that the burden of trade-union benefits upon many British unions is increasing at so rapid a pace as to threaten an eventual insolvency unless benefits are reduced or contributions increased. This is confirmed by the mass of evidence presented in another part of this report, showing the rapid increase in the various benefits, especially in the superannuation benefit, both absolutely and relatively to the number of members. The disquietude manifested by trade-union officials and members seems to be entirely warranted. With each year it becomes increasingly evident that the burden of insurance is growing heavier, and the suspicion of actuarial unsoundness in the unions is becoming more generally recognized.

From the beginning critics of the benefit unions have predicted their failure.

"They" (the unions), says James Stirling, in a book appearing after the investigations of 1867–1869, "must succumb to the financial difficulties inherent in their nature."[a]

Members, it is admitted, are attracted at first by the promise of lavish benefits, "but, on the other hand, the fulfillment of these promises to old members so exhausts the funds as to repel new ones; and the older the society, and the more lavish its promises, the greater will be the difficulty of recruiting its ranks."[b]

"Nor will it lessen his (the young man's) reluctance to be told that, in case of a total exhausion of the society's funds, its treasury can be replenished by extraordinary levies on himself and his fellows."[c]

"As might be expected," says an earlier author, "the members are constantly falling into arrears with their subscriptions, and then, by the rules, they are disabled from receiving allowances if they should be thrown out of work. But the union in such cases can not in general refuse to support them, as otherwise they declare they shall be compelled to take work for any wages that are offered, and the object sought by the association, that of keeping up the price of labor, would be defeated."[d]

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[a] See Trade Unionism, with Remarks on the Report of the Commissioners on Trades Unions, by James Stirling. Reprinted from the second edition, 1869 (Glasgow, 1889), p. 43.

[b] Idem, pp. 43, 44.

[c] Idem, p. 44.

[d] See Character, Object, and Effects of Trades Unions, Anonymous, London, 1834, p. 26.

The same point of view is taken by contemporary writers. In his discussion of the life and labor of the people of London, Mr. Booth says:

Since trade unions, in common with limited companies, building societies, or other corporate undertakings, have no guarantee against insolvency, they sometimes fail to meet their liabilities. In important societies this rarely happens, and although few could stand the test of an actuarial valuation with regard to those of their liabilities that could be thus calculated, the past experience of trade unions provides, with few exceptions, a good financial record. In some cases a readjustment of benefits has been found necessary, but, on the whole, in the elasticity of the special levy, a financial expedient has been found by means of which times of exceptional stress have been successfully met.

It would not be possible, even if desirable, to investigate from an actuarial point of view the exact status of each or even one of the 100 principal unions in the United Kingdom. Such an investigation not only would be foreign to the purpose of this article, but would necessitate an amount of special knowledge not possessed by the author. Moreover, the fundamental facts by which the solvency or the insolvency of the unions would be determined are not known even to the unions themselves. The most important fact, the average age of the members of each organization, is unknown, and other data necessary to the solution of the question are unattainable. It has been possible, however, to obtain certain facts bearing upon the rate of morbidity and mortality in friendly societies, with a membership somewhat similar to that of trade unions, as well as other material bearing upon the age at admission of members of trade unions, the age at death, the age at death of superannuated members, and other data relating to the probable drain made by the benefits upon the finances of the organizations.

Statistics of sickness have been gathered during the last 30 years from the experience of the great friendly societies of the United Kingdom. The sickness and mortality figures embodied in the experience of the Manchester Unity, 1866 to 1870, and of the Foresters, 1870 to 1875, have been supplemented by a report issued in 1896, which gives the sickness and mortality experience of all friendly societies in the United Kingdom for the years 1856 to 1880.([a])

From this report it will be seen that the average duration of sickness of friendly society members increases slowly during the first 20 years, or from 20 to 40 years of age, and thereafter with constantly increasing duration. A man entering a friendly society at 20 will not average more than 1 week of sickness per year for the ensuing 11 years. Not until he attains the age of 49 does he average 2 weeks of sickness, and not until he attains the age of 56 does he average 3 weeks of sickness. After 50, however, the rate of increase is fairly rapid. At the age of

[a] Special Report on Sickness and Mortality experienced in Registered Friendly Societies (deduced from the Quinquennial Returns made by Registered Friendly Societies for the years 1856 to 1880, inclusive), together with certain monetary tables based thereon by the Actuary to the Friendly Societies. (H. C. 303, 1896.)

60 he averages 4⅓ weeks of illness, at the age of 70 the average is 12¼ weeks, at the age of 80 it is 25 weeks, while at the age of 90 his illness amounts to 44.95 weeks; or, in other words, is practically continuous throughout the year.

As applied to trade-union experience these statistics are not entirely valid. Very few members of trade unions are capable of exercising their trade after 70, and only a very small proportion are regularly employed after 60. The figures of the friendly societies, however, show marked increase in the average rate of sickness from the age of 30 to 60, and these figures are to some degree applicable to trade unions. From 1856 to 1875 Welsh males in friendly societies had an annual sick rate amounting to 1.08 weeks at the age of 30 and 4.17 weeks, or almost four times as high, at the age of 60. During the period from 1876 to 1880 males in friendly societies in England and Wales had a sick rate of 0.96 weeks at the age of 30 and 4.32 weeks at the age of 60, or over four times as high at the later as at the earlier age. From 1856 to 1875 the sickness of females in these societies in England and Wales was 1.22 weeks per year at the age of 30 and 3.49 weeks at the age of 60. A somewhat similar proportion existed among the males of the Manchester Unity from 1866 to 1870 and among the males of the Foresters from 1870 to 1875,the sick rate at the age of 60 being over four times the sick rate at the age of 30 in both organizations.

The following table shows the morbidity and mortality experience of friendly societies and the increasing liabilities to sickness and death with increased age. The table is copied from the Labor Gazette of January, 1897, p. 3. It is based on the Report of the Chief Registrar of Friendly Societies in 1896 and compares the results of this investigation with the results obtained from the experience of the Manchester Unity and the Foresters.

ADJUSTED RATES OF SICKNESS AND MORTALITY ACCORDING TO THE TABLES OF THE CHIEF REGISTRAR OF FRIENDLY SOCIETIES, THE MANCHESTER UNITY, AND THE FORESTERS.

Age.	Weeks of sickness per member per annum according to table of—					Deaths per 100 members per annum according to table of—				
	Chief Registrar of Friendly Societies.			Manchester Unity.	Foresters.	Chief Registrar of Friendly Societies.			Manchester Unity.	Foresters.
	Males.		Females.			Males.		Females.		
	Wales, 1856–1875.	England and Wales, 1876–1880.	England and Wales, 1856–1875.	Males, 1866–1870.	Males, 1870–1875.	Wales, 1856–1875.	England and Wales, 1876–1880.	England and Wales, 1856–1875.	Males, 1866–1870.	Males, 1870–1875.
20	1.07	0.89	1.01	0.65	0.85	0.79	0.70	0.77	0.58	0.73
30	1.08	.96	1.22	.86	.91	.95	.71	.86	.80	.81
40	1.38	1.37	1.74	1.15	1.27	1.08	1.07	1.09	1.12	1.21
50	2.06	2.18	2.43	1.96	1.95	1.66	1.73	1.20	1.67	1.87
60	4.17	4.32	3.49	3.98	3.87	2.90	3.40	2.45	3.11	3.37
70	14.74	12.24	12.42	10.38	10.37	6.28	7.23	6.14	6.74	7.26
80	32.99	25.07	19.45	20.72	21.50	15.32	14.34	14.39	13.94	14.19
90	43.78	44.95	40.19	.....	.....	31.60	27.10	31.44	26.92	26.41

It is a matter of common observation, however, that the sick rate differs among various friendly societies, although the character of the population, the nature of their trade, and the hygienic and other conditions of the neighborhood are the same.

There is what may be called a personal equation in friendly societies as regards the administration of benefits. Some organizations are very much stricter than others in the application of their rules. The same applies to trade unions. Different organizations vary in their determination of what constitutes sickness, and there is a difference not only in character of these rules, but in the strictness or laxness with which they are administered or enforced.

Data are to be found upon the mortality at different ages of members of friendly societies. These data are derived from the experience of the Manchester Unity, 1866 to 1870; and the Foresters, 1870 to 1875; as well as from the Report of the Chief Registrar of Friendly Societies for Welsh males, for English and Welsh females, 1856 to 1875, and for English and Welsh males, 1876 to 1880. ([a])

According to these data the death rate for English and Welsh males, which is the most representative figure, averages 0.70 per cent at the age of 20, 0.71 per cent at the age of 30, 1.07 per cent at the age of 40, and 1.73 per cent at the age of 50. From this age the annual death rate increases very rapidly, being 3.40 per cent at the age of 60, 7.23 at the age of 70, 14.34 at the age of 80, and 27.10 at the age of 90.

The death rate is over 50 per cent greater at the age of 40 than at 30, almost two and a half times as great at 50 as at 30, and almost five times as great at 60 as at 30. The table, however, seems to show an abnormally low death rate for males at 30 as compared with that of males at 20, the Manchester Unity showing 0.80, the Foresters 0.81, and the Welsh tables (from 1856 to 1875) 0.95.

In addition the average age of the members of friendly societies is undoubtedly increasing. In 1887, 17 per cent of the members of the Unity were over 50 years of age. By 1897, the percentage had increased to 19.92 per cent.

The increased average age of the members is further indicated by the more advanced age at which they are dying. During the period from 1878 to 1887, inclusive, the average age of members of the Associated Iron Molders of Scotland at the time of their decease was each year less than 50 years. From 1888 to 1902, however, the average age at death, with the exception of one year was over 50 years, and with the same exception was in each case 52 years or over. The average age at death during the 12 years from 1878 to 1889, inclusive, was

[a] Special Report on Sickness and Mortality Experienced in Registered Friendly Societies (deduced from the Quinquennial Returns made by Registered Friendly Societies for the years 1856 to 1880, inclusive), together with certain monetary tables based thereon by the Actuary to the Friendly Societies. (H. C. 303, 1896.)

47.1 years, and the average age at death during the 13 years from 1880 to 1892 was 53.2 years. This is not the true average of all deaths during the year, but what is approximately the same, the average of the yearly averages. The following table shows the number of deaths of members and of members' wives from 1878 to 1902, and the average age at death:

DEATHS OF MEMBERS AND WIVES OF MEMBERS OF THE ASSOCIATED IRON MOLDERS OF SCOTLAND, AND AVERAGE AGE AT DEATH, 1878 TO 1902.

[From the monthly report of the Associated Iron Molders of Scotland, January, 1904, p. 267.]

Year.	Apprentice members.		Members.		Members' wives.	
	Number of deaths.	Average age.	Number of deaths.	Average age.	Number of deaths.	Average age.
1878			44	47	35	36
1879			49	46	46	43
1880			41	44	43	36
1881			28	44	48	37
1882			55	43	27	38
1883			60	49	40	37
1884			56	48	43	37
1885			30	48	30	39
1886			47	48	47	42
1887			50	43	42	38
1888			50	53	52	43
1889			52	52	46	40
1890			65	52	34	43
1891			84	48	60	42
1892			68	54	51	44
1893			68	54	60	46
1894			73	53	56	44
1895			69	54	54	48
1896			73	54	48	43
1897			67	55	62	43
1898			78	53	50	46
1899			95	54	65	44
1900			101	53	59	50
1901			109	54	48	42
1902	1	18	84	54	76	45
Average	1	18	64	50	49	42

The average age of 149 members of the Bristol, West of England and South Wales Operatives' Trade and Provident Society dying during the year 1903 was only 35 years and 9 months. The average period of membership of these members was only 5 years and 3 months.

The following table shows the distribution of these 149 members, according to the number of years of their membership:

AVERAGE LENGTH OF MEMBERSHIP OF 149 MEMBERS OF THE BRISTOL, WEST OF ENGLAND AND SOUTH WALES OPERATIVES' TRADE AND PROVIDENT SOCIETY WHO DIED IN 1903.

Classified period of membership.	Members who died in 1903.	Average length of membership.		Classified period of membership.	Members who died in 1903.	Average length of membership.	
		Years.	*Months.*			*Years.*	*Months.*
Under 1 year	4	0	10	5 to 6 years	19	5	6
1 to 2 years	15	1	6	6 to 7 years	12	6	5
2 to 2½ years	14	2	3	7 to 10 years	11	8	0
2½ to 3 years	9	2	9	10 to 13 years	10	11	3
3 to 3½ years	12	3	3	13 to 17 years	6	14	7
3½ to 4 years	9	3	9	17 to 21 years	3	19	11
4 to 5 years	21	4	6	Over 21 years	4	27	9

The average age of 24 members of the United Pattern Makers' Association who died during the year 1903 was 36½ years; 12 were under 30 at the time of their death; 3 were 30 or under 40; 4 were 40 or under 50; 3 were 50 or under 60; and 2 were over 60. The age of the oldest member dying during the year was 63.([a])

During the year 1903, 95 members of the Steam Engine Makers' Society died at an average age of 51¼ years. During the same year 62 wives of members died at an average age of 51½ years.

During the 47 years from 1856 to 1902 there died 352 members of the Steam Engine Makers' Society, who had been receiving superannuation benefits. The average age of these members at the time of their death was 69 years and 2 months. Only 2 members were under 55, and 15 members, or 4 per cent of the whole, were between 55 and 60 years of age. Many of the members died between the ages of 60 and 75; 78 were 60 or under 65 years of age at the time of death; 83 were 65 or under 70, and 101 were 70 or under 75 years of age; 47 members died at an age of 75 or under 80 years; 23 at 80 or under 85 years; 2 members at 85 or under 90 years, and 1 member at 90 or under 95 years. In other words, 5 per cent died below the age of 60 and 21 per cent above the age of 75. The remaining members, constituting 74 per cent of the whole, died between the ages of 60 and 75.

Despite the advanced age of the members who died in receipt of superannuation benefit, the average period during which the 352 members received this benefit was only 5 years, 7 months, and 1 week. Sixty-two members, or almost 18 per cent, died within 1 year of the time when they were superannuated, and only 17 members, or 5 per cent, lived 15 years or over after being superannuated.

The following table shows the distribution of deceased members of the Steam Engine Makers' Society according to the length of time elapsing between their superannuation and their decease:([b])

DECEASED MEMBERS OF THE STEAM ENGINE MAKERS' SOCIETY WHO RECEIVED SUPERANNUATION BENEFITS, BY LENGTH OF TIME SUPERANNUATED, 1856 TO 1902.

Length of time superannuated.	Members.	Length of time superannuated.	Members.
Under 1 year	62	12 or under 13 years	7
1 or under 2 years	40	13 or under 14 years	5
2 or under 3 years	30	14 or under 15 years	7
3 or under 4 years	28	15 or under 16 years	2
4 or under 5 years	33	16 or under 17 years	4
5 or under 6 years	21	18 or under 19 years	3
6 or under 7 years	20	19 or under 20 years	2
7 or under 8 years	22	20 or under 21 years	2
8 or under 9 years	18	21 or under 22 years	3
9 or under 10 years	18	22 or under 29 years	1
10 or under 11 years	14		
11 or under 12 years	10	Total	352

[a] See the Thirty-second Annual Report of the United Pattern Makers' Association, 1903, p. 125.

[b] The Seventy-ninth Annual Report of the Steam Engine Makers' Society, 1903, p. 25.

Of the members of the Amalgamated Society of Engineers 1,036 died during the year 1903. The average age at death of these members was 52¾ years; the average age at death of 450 female dependents was 43 years.

The following table shows the number of deaths and average age at death of these members and of the female dependents, by cause of death:

NUMBER OF DEATHS AND AVERAGE AGE AT DEATH OF MEMBERS OF THE AMALGAMATED SOCIETY OF ENGINEERS AND OF FEMALE DEPENDENTS, BY CAUSE OF DEATH, 1903.

Disease or cause of death.	Males.		Females.		Disease or cause of death.	Males.		Females.	
	Number.	Average age.	Number.	Average age.		Number.	Average age.	Number.	Average age.
Abscess	1	23	2	42	Epilepsy	2	37	.....	.....
Accident	39	37	1	60	Exhaustion	20	60	10	48
Anæmia	3	30	3	45	Epithelioma	.....	.....	1	29
Angina pectoris	3	64	.....	.....	Fever	6	26	3	37
Apoplexy	29	64	20	58	Fracture	1	52	.....	.....
Acetæmia [acetonæmia]	.....	.....	1	22	Found dead	1	74	.....	.....
Appendicitis	5	34	4	39	Gangrene	5	53	.....	.....
Asthma	7	63	3	53	Gallstones	.....	.....	2	55
Asphyxia	2	41	.....	.....	Gastritis	.....	.....	2	55
Asthenia	1	68	4	46	Hemorrhage	10	51	6	51
Aorta disease	3	56	.....	.....	Hemiplegia	4	66	4	49
Brain disease	15	57	2	45	Hepatitis	2	53	.....	.....
Bright's disease	25	49	6	40	Hernia	1	26	2	52
Bladder disease	8	66	.....	.....	Influenza	5	43	.....	.....
Cerebral disease	28	58	13	54	Insanity	4	52	1	40
Heart disease	123	58	53	50	Jaundice	.....	.....	1	49
Kidney disease	2	56	.....	.....	Locomotor ataxia	1	65	.....	.....
Liver disease	14	56	10	57	Meningitis	4	52	.....	.....
Esophagus disease	6	61	.....	.....	Mitral disease	1	53	.....	.....
Stomach disease	20	48	3	48	Morbus cordis	9	56	.....	.....
Blood poisoning	3	59	.....	.....	Metritis	.....	.....	1	24
Bowel obstruction	8	49	2	54	Nephritis	12	56	2	37
Bronchitis	69	64	21	56	Neuritis	1	53	.....	.....
Cancer	22	63	20	50	Operation	2	27	.....	.....
Catarrh	1	68	.....	.....	Paralysis	42	54	27	55
Cholera	1	63	.....	.....	Peritonitis	5	36	9	37
Carcinoma	17	57	9	57	Phthisis	87	37	62	35
Childbirth	.....	.....	19	34	Pleurisy	6	55	1	33
Cellulitis	1	44	.....	.....	Pulmonary congestion	15	45	4	43
Chronic alcoholism	1	48	.....	.....	Pneumonia	70	49	29	48
Consumption	24	40	9	36	Rheumatism	4	61	3	48
Convulsions	2	74	1	24	Rheumatic fever	1	40	1	26
Cystitis	5	71	.....	.....	Sarcoma	2	58	.....	.....
Debility	13	61	5	67	Sclerosis	2	56	.....	.....
Decay	57	73	11	53	Shock	2	44	1	37
Diabetes	9	44	4	26	Smallpox	2	36	.....	.....
Diarrhœa	3	58	1	24	Suicide	11	52	1	69
Dropsy	11	60	8	45	Syncope	42	58	18	46
Dysentery	2	29	3	54	Tonsilitis	2	40	.....	.....
Drowned	20	40	.....	.....	Testicle, growth in	1	22	.....	.....
Diphtheria	1	30	.....	.....	Tuberculosis	20	37	9	39
Endocarditis	1	37	1	49	Tumor	.....	.....	3	38
Enlarged prostate	1	22	.....	.....	Uræmia	1	69	1	54
Enteric fever	14	30	1	35	Particulars incomplete	7	55	4	.....
Enteritis	1	34	1	27					
Erysipelas	2	47	1	27	Total	1,036	52¾	450	43

The following table shows the average age at which members of the Steam Engine Makers' Society died during the 28 years ending in 1903:

NUMBER OF DEATHS OF MEMBERS OF THE STEAM ENGINE MAKERS' SOCIETY, BY AGE AT DEATH, 1876 TO 1903.

Year.	Deaths of members in each age group.						Total deaths.	Average age at death.
	20 to 30.	31 to 40.	41 to 50.	51 to 60.	61 to 70.	Over 70.		
1876	8	9	11	9	5	2	44	46
1877	15	8	16	10	2	1	52	41¼
1878	13	6	13	5	5	3	45	44
1879	11	10	9	5	3	4	42	43¼
1880	7	6	14	9	4	.....	40	45½
1881	4	7	11	8	9	1	40	49¼
1882	5	12	12	9	11	4	53	49½
1883	5	11	12	15	6	4	53	48½
1884	12	10	9	6	10	2	49	46
1885	4	8	11	9	9	3	44	50¼
1886	9	15	11	17	10	4	66	47½
1887	11	10	14	13	11	5	64	47¾
1888	4	13	7	13	16	4	57	51
1889	11	10	15	11	16	10	73	50
1890	10	12	12	16	17	2	69	49
1891	5	12	14	12	17	7	67	52¾
1892	11	12	18	21	10	8	80	49
1893	13	13	9	16	11	5	67	47¾
1894	9	10	16	19	8	6	68	49½
1895	11	6	14	22	17	8	78	52½
1896	11	5	15	14	8	9	62	50
1897	12	9	14	15	16	18	84	52½
1898	17	12	15	24	16	8	92	49½
1899	9	15	20	18	22	10	94	51⅓
1900	18	12	10	19	20	9	88	50
1901	19	9	10	15	19	12	84	50¼
1902	26	8	18	21	29	13	115	50½
1903	17	13	13	20	17	15	95	51¼
Total	307	283	363	391	344	177	1,865	.....

The average age at death has gradually risen. The average of the yearly averages was 45.5 years from 1876 to 1882, 48.7 years from 1883 to 1889, 50.1 years from 1890 to 1896, and 50.8 years from 1897 to 1903.

The following table shows the age at death of the wives of members of the Steam Engine Makers' Society from 1881 to 1903 inclusive:

NUMBER OF DEATHS OF WIVES OF MEMBERS OF THE STEAM ENGINE MAKERS' SOCIETY, BY AGE AT DEATH, 1881 TO 1903.

Year.	Deaths of wives of members in each age group.						Total death.	Average age at death.
	20 to 30.	31 to 40.	41 to 50.	51 to 60.	61 to 70.	Over 70.		
1881	5	8	9	2	6	5	35	49⅕
1882	7	8	8	5	.....	.....	28	39½
1883	4	12	7	6	4	.....	33	43
1884	6	11	4	5	5	4	35	46½
1885	6	16	8	11	2	2	45	43
1886	8	11	11	9	9	4	52	47½
1887	6	4	6	6	5	2	29	47¼
1888	9	8	8	9	3	4	41	45½
1889	5	7	12	8	6	1	39	46
1890	2	6	12	7	5	4	36	51⅕
1891	5	3	6	7	8	8	37	47¼
1892	9	8	7	14	4	5	47	48¾
1893	6	10	11	10	10	6	53	49¾
1894	7	6	10	7	16	3	49	51
1895	8	11	10	11	4	5	49	45¾
1896	7	8	10	17	4	6	52	50¼
1897	12	10	9	13	11	5	60	49½
1898	5	13	5	10	5	11	49	53
1899	11	12	9	19	11	11	73	50⅔
1900	10	7	15	14	13	5	64	49½
1901	5	5	8	17	13	12	60	57
1902	15	11	8	12	13	12	71	48¾
1903	11	15	9	5	12	10	62	51½
Total	169	210	202	224	169	125	1,099	.....

The following table shows the age at death of superannuated members of the Steam Engine Makers' Society:

NUMBER OF DEATHS OF SUPERANNUATED MEMBERS OF THE STEAM ENGINE MAKERS' SOCIETY, BY AGE AT DEATH, 1903.

Age at death.	Members.	Age at death.	Members.
50 or under 55	2	80 or under 85	23
55 or under 60	15	85 or under 90	2
60 or under 65	78	90 or under 95	1
65 or under 70	83		
70 or under 75	101	Total	352
75 or under 80	47		

The following table shows the number and age of superannuated members of the Amalgamated Society of Operative Lace Makers on June 30, 1904.

NUMBER OF SUPERANNUATED MEMBERS OF THE AMALGAMATED SOCIETY OF OPERATIVE LACE MAKERS, BY AGES, JUNE 30, 1904.

Age group.	Superannuated members.
From 65 to 69	18
From 70 to 74	56
From 75 to 79	30
From 80 to 84	10
From 85 to 89	4
Total	118

The following tables compiled by Mr. Paul Thompson, treasurer of the Typographical Association, in connection with the superannuation scheme of that society, give comprehensive details for that organization. The first table shows for the years 1881 to 1903 the number of members, rate of increase in membership, death rate per 1,000 members, and average age at death, number of persons dying above the age of 60 and average age of these members at death, and number of persons on the superannuation fund with their average age on joining the fund. The second table shows the income and expenditure of the superannuation fund from 1881 to 1903. ([a])

[a] Typographical Association 109th Half Yearly Report from June 28 to December 26, 1903, Manchester, 1904, pp. 24, 25.

STATISTICS OF MORTALITY AND SUPERANNUATION OF MEMBERS OF THE TYPOGRAPHICAL ASSOCIATION, 1881 TO 1903.

Year.	Membership of association.		Total deaths.			Deaths of members 60 years of age or over.		Superannuated members.		
	Total.	Per cent of increase.	Number.	Rate per 1,000 members. (a)	Average age at death.	Number.	Average age at death.	Number, October 1.	Per cent of increase.	Average age on joining, superannuation fund. (b)
1881..	5,362	.....	71	13.56	41.56	11	68.54	35	.....	67.35
1882..	5,678	5.89	63	11.20	44.25	14	65.36	42	20.00	64.75
1883..	5,932	4.47	65	11.05	44.23	11	69.00	46	9.52	68.50
1884..	6,170	4.01	65	10.76	42.89	10	67.40	49	6.52	63.60
1885..	6,551	6.18	65	10.05	41.17	7	70.43	64	30.61	66.21
1886..	7,059	7.75	75	10.77	43.84	14	69.21	69	7.81	63.29
1887..	7,498	6.22	90	12.24	45.53	19	69.22	74	7.25	65.50
1888..	7,741	3.24	91	11.88	43.49	13	67.15	82	10.81	62.09
1889..	8,388	8.36	79	9.63	43.00	18	67.56	88	7.32	64.06
1890..	9,016	7.49	119	13.71	44.48	16	68.31	94	6.82	65.32
1891..	10,262	13.82	107	10.94	43.21	22	69.09	100	6.38	65.94
1892..	11,313	10.24	96	8.76	46.46	23	70.35	115	15.00	64.38
1893..	12,027	6.31	135	11.38	44.42	27	69.44	136	18.26	65.62
1894..	12,544	4.30	108	8.66	49.54	31	69.94	149	9.56	64.63
1895..	13,593	8.36	144	10.69	43.43	24	68.50	164	10.07	65.71
1896..	13,906	2.30	140	10.15	45.62	25	70.04	205	25.00	65.84
1897..	14,405	3.59	136	9.66	45.03	23	68.04	223	8.78	65.72
1898..	15,075	4.65	146	9.85	47.42	37	69.43	234	4.93	66.00
1899..	15,854	5.17	177	11.31	45.39	30	70.16	250	6.84	64.83
1900..	16,179	2.05	161	10.02	47.65	37	70.08	293	17.20	64.28
1901..	16,600	2.60	144	8.78	46.53	23	69.65	328	11.95	64.84
1902..	17,243	3.87	154	9.07	47.99	41	69.58	348	6.10	63.85
1903..	17,698	2.64	82	10.40	49.28	44	69.59	365	4.89	65.02

a Calculated half yearly and the results added to obtain rate for year.
b Not including special grade members. The average age on joining of the 81 special grade members who have been placed on the fund since 1891 was 55.12 and the average age at death of the 35 who died prior to December 26, 1903, was 57.40.

INCOME AND EXPENDITURE OF THE SUPERANNUATION FUND OF THE TYPOGRAPHICAL ASSOCIATION, 1881 TO 1903.

Year.	Income—				Expenses.		Balance on hand at end of year.		Per cent of income used in payments.
	From subscriptions. (a)	From other sources.	Total.	Per cent of increase.	Superannuation payments.	Per cent of increase.	Amount. (b)	Per cent of increase.	
1881..	$5,587	$414	$6,001	.....	$2,998	.....	$21,573	.....	49.96
1882..	5,767	618	6,385	6.41	3,402	13.47	24,556	13.83	53.28
1883..	5,908	735	6,643	4.04	3,781	11.16	27,403	11.59	56.92
1884..	5,956	706	6,662	0.29	4,214	11.45	c 26,844	d 2.04	63.26
1885..	6,107	813	6,920	3.87	5,236	24.25	28,523	6.25	75.67
1886..	6,205	827	7,032	1.62	5,723	9.29	29,832	4.59	81.38
1887..	6,842	813	7,655	8.86	6,546	14.37	30,941	3.72	85.51
1888..	7,407	1,173	8,580	12.08	7,013	7.14	32,508	5.06	81.74
1889..	9,295	968	10,263	19.63	7,840	11.80	34,980	7.60	76.39
1890..	10,585	1,022	11,607	13.09	8,375	6.83	38,314	5.93	72.16
1891..	11,923	1,119	13,042	12.37	8,954	6.91	42,596	11.18	68.66
1892..	17,276	1,411	18,687	43.28	10,190	13.80	51,093	19.95	54.53
1893..	17,276	1,207	18,483	d 1.09	12,030	18.05	57,546	12.63	65.09
1894..	21,291	1,489	22,780	23.25	13,023	8.25	67,303	16.96	57.17
1895..	24,284	1,679	25,963	13.97	14,979	15.02	81,597	21.24	57.69
1896..	26,060	1,820	27,880	7.39	19,632	31.06	89,845	10.11	70.41
1897..	26,401	1,839	28,240	1.29	22,036	12.25	96,386	7.28	78.03
1898..	28,342	2,531	30,873	9.32	23,938	8.64	103,316	7.19	77.54
1899..	29,374	2,633	32,007	3.67	24,907	4.05	110,635	7.08	77.82
1900..	30,089	2,964	33,053	3.27	28,201	13.23	115,487	4.39	85.32
1901..	31,097	3,168	34,265	3.67	32,902	16.67	116,850	1.14	96.02
1902..	31,798	3,543	35,341	3.14	36,076	9.64	116,115	d .63	102.08
1903..	32,163	3,601	35,764	1.20	38,577	6.93	113,302	b 2.42	107.87

a Beginning with 2 cents per member per week, the subscription was increased in 1889 to 3 cents, and at the commencement of 1892 to 4 cents.
b The difference between income and expenditure applied to the balance on hand from year to year does not produce in every case the amounts shown, which are the equivalents of the amounts given in the source quoted.
c An investment of $2,676.58 was lost this year.
d Decrease.

Still another indication of the increasing average age of the members of trade unions is the increasing death rate.

The following table shows the increase in the death rate among the Iron Molders of Scotland during the period from 1878 to 1902. In the first quinquennial period, from 1878 to 1882, the death rate was 8.9 per thousand; from 1883 to 1887 it was 8.6; from 1888 to 1892 it was 10.7; from 1893 to 1897 it was 10.6, and from 1898 to 1902 it was 12.8.

MEMBERSHIP AND DEATH RATE (AS MEASURED BY NUMBER OF DEATH BENEFITS) OF THE ASSOCIATED IRON MOLDERS OF SCOTLAND, 1878 TO 1902.

Year.	Members.	Deaths during year.	Death rate per 1,000.	Year.	Members.	Deaths during year.	Death rate per 1,000.
1878	4,784	44	9.2	1891	6,121	84	13.7
1879	4,519	49	10.8	1892	6,268	68	10.8
1880	4,664	41	8.8				
1881	4,954	28	5.7	Average, 1888-1892	5,988	64	10.7
1882	5,369	55	10.2				
				1893	6,345	68	10.7
Average, 1878-1882	4,858	43	8.9	1894	6,546	73	11.2
				1895	6,612	69	10.4
1883	5,644	60	10.6	1896	6,761	73	10.8
1884	5,831	56	9.6	1897	6,896	67	9.7
1885	5,611	30	5.3				
1886	5,636	47	8.3	Average, 1893-1897	6,632	70	10.6
1887	5,455	50	9.2				
				1898	7,232	78	10.8
Average, 1883-1887	5,635	49	8.6	1899	7,363	95	12.9
				1900	7,184	101	14.1
1888	5,360	50	9.3	1901	7,300	109	14.9
1889	5,992	52	8.7	1902	7,422	85	11.5
1890	6,198	65	10.5				
				Average, 1898-1902	7,300	94	12.8

Another important fact bearing on the actuarial condition of the unions is the average age of the members at the time of their admission to the organization. This age is kept low by restrictions which prevent older men from joining as "full" members and by other rules establishing lower entrance fees or lower weekly dues for younger men.

The following tables present the ages at admission for "full," "trade," and "trade protection" members of the Amalgamated Society of Engineers for 1903:

FULL MEMBERS OF THE AMALGAMATED SOCIETY OF ENGINEERS, BY OCCUPATIOI AND AGE AT ADMISSION TO FULL MEMBERSHIP, 1903.

Age at admission.	Brass finishers.	Coppersmiths.	Turners.	Fitters.	Millwrights.	Smiths.	Pattern makers.	Machine joiners.	Machinists.	Total.
20 years	12	8	434	863	11	35	30	4	60	1,457
21 years	11	14	525	1,386	23	50	27	5	68	2,109
22 years	3	6	161	495	3	18	10	1	49	746
23 years	2	2	98	309	1	10	3	1	29	455
24 years	3	1	66	246	1	14	2	1	39	373
25 years	3	4	49	188	1	9	1	2	28	285
26 years	.....	2	38	197	1	15	3	1	18	275
27 years	1	2	42	158	2	12	5	.....	24	246
28 years	.....	3	43	143	2	9	4	.....	37	241
29 years	1	1	25	110	1	10	4	.....	28	180
30 years	1	.....	21	91	1	16	1	.....	17	148
31 years	1	.....	16	82	.....	6	.....	.....	20	125
32 years	.....	1	17	64	1	3	.....	.....	23	109
33 years	.....	2	8	48	1	7	.....	.....	18	84
34 years	.....	.....	13	54	2	2	.....	.....	18	89
35 years	.....	.....	15	45	.....	5	1	.....	12	78
36 years	.....	.....	5	51	.....	.....	2	.....	13	71
37 years	.....	.....	5	32	.....	2	.....	.....	9	48
38 years	.....	1	5	27	.....	2	3	.....	5	43
39 years	.....	.....	5	31	.....	1	.....	.....	8	45
40 years	.....	.....	5	13	.....	1	.....	.....	3	22
41 years	.....	1	1	9	.....	1	.....	.....	4	16
42 years	.....	.....	1	15	.....	.....	.....	.....	1	17
43 years	.....	.....	3	3	2	2	.....	.....	1	11
44 years	.....	.....	.....	12	1	1	.....	.....	1	15
45 years	.....	.....	2	.....	.....	.....	.....	.....	.....	2
Total admitted	38	48	1,603	4,672	54	231	96	15	533	7,290
Average age	22¼	24	23¾	23¾	24	25¼	23	22	26½	23¾
Apprentices	4	2	380	541	1	19	22	3	43	1,015

TRADE MEMBERS OF THE AMALGAMATED SOCIETY OF ENGINEERS, BY OCCUPATION AND AGE AT ADMISSION TO TRADE MEMBERSHIP, 1903.

Age at admission.	Brass finishers.	Coppersmiths.	Turners.	Fitters.	Millwrights.	Smiths.	Pattern makers.	Machine joiners.	Machinists.	Total.
30 years	.....	.....	.....	1	.....	3	.....	.....	1	5
31 years	.....	.....	.....	1	.....	.....	.....	.....	3	4
32 years	.....	.....	1	5	.....	.....	.....	.....	2	8
33 years	.....	.....	.....	3	.....	.....	.....	.....	.....	3
34 years	.....	.....	2	2	.....	.....	1	.....	1	6
35 years	.....	.....	1	3	.....	.....	.....	.....	1	5
36 years	.....	.....	1	4	.....	1	.....	.....	1	7
37 years	.....	.....	1	1	.....	.....	.....	.....	1	3
38 years	.....	.....	3	3	.....	.....	.....	.....	7	13
39 years	.....	.....	1	3	.....	1	.....	.....	.....	5
Total admitted	.....	.....	10	26	.....	5	1	.....	17	59
Average age	.....	.....	36	36⅜	.....	33	34	.....	35	35½

TRADE-PROTECTION MEMBERS OF THE AMALGAMATED SOCIETY OF ENGINEERS, BY OCCUPATION AND AGE AT ADMISSION TO TRADE-PROTECTION MEMBERSHIP, 1903.

Age at admission.	Brass finishers.	Coppersmiths.	Turners.	Fitters.	Millwrights.	Smiths.	Pattern makers.	Machine joiners.	Machinists.	Total.
26 years				2						2
28 years				1						1
29 years									1	1
31 years				1						1
34 years				1						1
40 years	1		2	17	1	1				22
41 years			1	5		1			2	9
42 years			1	12		4			1	18
43 years				4	2				1	7
44 years			1	6		3			6	16
45 years			1	15					4	20
46 years	2	1	3	14		3	2		1	26
47 years		1	3	8		2			8	22
48 years				13						13
49 years			1	14		3	1		3	22
50 years			2	13	1	2		1	2	21
51 years			2	12		1		1		16
52 years				18	1	2		1	1	23
53 years				4					2	6
54 years	1		2	6		4			5	18
55 years			1	2		1			1	5
56 years			1	1						2
57 years				1						1
58 years				2		2		1		5
60 years				2						2
61 years			1							1
62 years						3				3
64 years									1	1
Total admitted	4	2	22	174	5	32	3	4	39	285
Average age	46½	46½	48¼	47½	45½	49½	47	52¾	47½	47½

From these tables it is seen that the average age of admission to full membership is low. The average age at admission of 7,290 full members in 1903 was only 23¾ years. Of this number, 3,566, almost one-half, were of the age of 20 or 21, and only 923 members, or less than 13 per cent, were of the age of 30 or over. The number of admissions rapidly diminishes with each year of age. Only 368 members, about 5 per cent, were admitted at the age of 35 or over and only 83 members, a little over 1 per cent, at the age of 40 or over. Only 2 members were admitted at the age of 45.

The entire number of trade members admitted was only 59 or less than 1 per cent of the number of full members. The ages of admission of these trade members ranged from 30 to 39 years.

The average age at admission of trade-protection members was 47½ years. Six members out of a total of 285 were admitted below the age of 40, and 7 members were admitted at the age of 60 or over, the oldest member admitted coming in at the age of 64 years.

As may be seen from these tables, the proportion of trade and trade-protection members to full members is very small, amounting to a total of 344, as compared with 7,290 full members.

The following table shows the age at which 159 members were admitted to the United Kingdom Society of Coach Makers in 1904:

MEMBERS OF THE UNITED KINGDOM SOCIETY OF COACH MAKERS, BY AGE OF ADMISSION, 1904.

[From the 224th Quarterly Report and Journal of the United Kingdom Society of Coach Makers, August, 1904, p. 3.]

Age of admission.	Members.	Age of admission.	Members.
20 years of age or under	52	40 years of age or under	4
25 years of age or under	57	45 years of age or under	5
30 years of age or under	19	Under Rule 6	4
35 years of age or under	11	Under Rule 7	7
			159

Only one parliamentary investigation has been made into the actuarial conditions of trade unions. It was conducted in the years 1867 to 1869 by Robert Tucker, actuary to the Pelican Insurance Company, and Alexander Glenn Finlaison, actuary to the Commissioners for the Reduction of the National Debt. The unions examined were the Amalgamated Society of Engineers and the Amalgamated Society of Carpenters. The researches, and especially those of Mr. Finlaison, were extremely thorough, and are published in the Eleventh and Final Report of the Commissioners Appointed to Inquire into the Organization and Rules of Trades Unions and Other Associations, 1869, Appendix, pp. 193 to 203. Mr. Tucker examined the rules of the Amalgamated Society of Carpenters and Joiners, and found that for the sickness, superannuation, and death benefits, quite apart from any other benefits or expenses, the contribution of 1s. (24 cents) per week was entirely inadequate. The cost of insurance, on the assumption that the sick benefit would cease at 65 years of age and the superannuation benefit commence at that period, was figured out by Mr. Tucker upon the basis of the experience of the friendly societies, and he reached the conclusion that the monthly contributions payable until the age of 65 for (1) an allowance of 12s. ($2.92) per week in sickness up to the age of 65, (2) a superannuation allowance from the age of 65 of 8s. ($1.95) per week to those entering up to 40, and 7s. ($1.70) per week to those entering above 40, and (3) a payment of £12 ($58.40) at death, should be as follows:

ESTIMATED MONTHLY COST OF INSURANCE OF MEMBERS OF THE AMALGAMATED SOCIETY OF CARPENTERS AND JOINERS UP TO A LIMIT OF 65 YEARS OF AGE, ACCORDING TO AGE AT ENTRY.

Age at entry.	Sickness.	Superannuation.	Death.	Total.	
				Per month.	Per year.
25	$0.31	$0.52¾	$0.09¾	[a] $0.94¼	$11.31
30	.34½	.69	.10¾	[a] 1.14	13.68
35	.37½	.93¼	.12¾	1.43½	17.22
40	.41½	1.31¾	.15¾	1.89	22.69
45	.46¾	1.66¼	.19¾	2.32¾	27.92

[a] This is not the eorrect total according to the items shown, but is the equivalent of the figures given in the souree quoted.

He further stated that in the case of members entering at 30 years of age or over, a contribution of 1s. (24 cents) per week, or £2 12s. ($12.65) per year would not provide sufficient funds to pay the above benefits, and not one-half the necessary amount where members enter at the age of 45.

The cost of this insurance was also figured out upon the assumption that the superannuation benefit would begin at the age of 60 instead of 65. The results are contained in the following table, and show the amount of contributions necessary to pay for (1) 12s. ($2.92) a week for sickness up to 60, (2) a superannuation allowance of 8s. ($1.95) a week for those entering up to 35, 7s. ($1.70) a week for those entering from 35 to 42, and 5s. ($1.22) a week to those entering from 42 to 45, and (3) a death benefit of £12 ($58.40).

ESTIMATED MONTHLY COST OF INSURANCE OF MEMBERS OF THE AMALGAMATED SOCIETY OF CARPENTERS AND JOINERS UP TO A LIMIT OF 60 YEARS OF AGE, ACCORDING TO AGE AT ENTRY.

Age at entry.	Sickness.	Superannuation.	Death.	Total.	
				Per month.	Per year.
25	$0.29½	$0.90¼	$0.10	$1.29¾	$15.57
30	.31½	1.21½	.12¼	1.65¼	19.83
35	.34½	1.66¼	.14¼	2.15	25.80
40	.37½	2.10	.17	2.64½	31.74
45	.41½	2.29¼	.22¼	2.93	[a] 37.59

[a] This is not the eorrect total aecording to the items shown, but is the equivalent of the figures given in the source quoted.

Upon this assumption it was shown that the contributions of the members, which amounted to only £2 12s. ($12.65) per year, would be absolutely inadequate.

Moreover, in making these calculations Mr. Tucker assumed that there were no managing expenses and no expenditures for other purposes than the three benefits, sickness, superannuation, and death. He found that of the income of the society only slightly over 50 per cent was applicable to the payment of sick allowance, funeral, and superannuation benefits; 20 per cent of the entire income of the

union being devoted to working expenses, and the rest to disbursements under the headings of accident, emigration, trade privileges, etc. In other words, only one-half of the total income received was applicable to the payment of benefits for which the entire income of the society was, according to the calculation of Mr. Tucker, inadequate.

"These facts," says the actuary, "contain conclusive evidence of the inadequacy of the contribution of 1s. [24 cents] per week to provide such of the benefits held out to the members as come within the scope of an ordinary friendly society." It is important, he says, in adjusting the contributions necessary to provide for pensions, that these pensions should not be supposed to begin later in life than they actually do. According to the rules, any member who has attained the age of 50, and has been 12 years a member, is entitled to a pension. Assuming that the members would secure their pensions at the earliest time permitted to them, Mr. Tucker calculates the necessary dues for the purpose of securing this income, and these dues amount to from two to four times the amount actually demanded by the rules of the organization.

The calculations of Mr. Finlaison are very much more detailed. After an analysis of the rules of the unions showing the possible extent of the cost of the benefits, the actuary calculates the probable income of the society. The argument of the union officials that any inadequacy in the income may be made up by special levies does not appear to him to be valid:

The rule concerning levies is not very clear or decisive. It states that the council may consult the members on the propriety of raising a contingent fund, a benevolent fund, or a fund for granting assistance to other trades. But no levies are to be enforced unless carried by a majority of votes. Again, a large class of members is exempt from payment of levies. He says:

It is not apparent that, under the above rule, levies can be made expressly for the purpose of supplementing deficient contributions unless the provision for a contingent fund may be interpreted to be applicable, if necessary, to this object. But, in any event, for a levy the consent of the majority is indispensable, and the reluctance to self-taxation is proverbial. There is no trace in the annual receipts of the society of any recourse to the practice. Even admitting that it might be overcome on a few occasions, there is a strong probability that a persistence in the infliction of levies would speedily bring about a break-up of the society, through the inducement given to the younger members to form new associations and to leave the old and chargeable members to shift for themselves. From a dread of this result, permanent reliance can never be placed on a system of levies raised in aid of insufficient regular contributions.

Another argument advanced by the officials of the union was that many of its members would secede, and that many policies would lapse, and that from these lapses and secessions a certain amount of

income would accrue to the union. Mr. Finlaison takes this factor into consideration and allows it to enter into the calculation. Many reasons—such as caprice, displeasure, distaste, retirement, removal to remote places of employment, expulsion for contravention of rules, etc., he deems possible causes for withdrawal; but the greatest cause of all is inability to keep up necessary payments. The influence of secession in benefit societies is so clear, and its occurrence so regular, that in these organizations it assumes "all the features of a law." The forces, however, which lead toward the removal of persons act, "for obvious reasons, with the greatest power at the younger ages; and, although the ratio of their combined effect diminishes with advancing age, it does not quickly disappear, but continues to exert an influence up to the period when the benefit of a provision for old age generally commences."

The percentage of probable secessions from trade unions is computed for different ages by Mr. Finlaison upon the basis of the secessions in friendly societies. At the age of 18 there is an average annual loss of 2.714 members per hundred; at the age of 23, of 2.841; at the age of 28, of 1.995; at the age of 33, of 1.661; at the age of 38, of 1.026; at the age of 43, of 0.824; at the age of 48, of 0.570; at the age of 53, of 0.520; at the age of 58, of 0.451. On the basis of mortality alone, there would be 52,489 survivors at the age of 60 for every 100,000 members entering at the age of 18, but taking into account secession as well as mortality, there would be but 29,297 members at the age of 60 for every 100,000 members entering at the age of 18. It is assumed, however, by Mr. Finlaison, that secession from trade unions is less than would appear from the books of the union. He says:

There is much reason to surmise that a very large proportion of those who secede from their clubs rejoin them at an early opportunity. The expediency of such a course makes its pursuit more than probable. It is in evidence that this is also the belief of the general manager of the Amalgamated Society of Carpenters and Joiners, for he deposes that it is a common occurrence in all trade societies for the members to rejoin three and four times over. Under these circumstances, one individual perhaps having supplied two or three examples of desertion, the actual net permanent secession will be much less than that which is set down in the gross.

In some cases men are put down as lapsed members when they have not paid their entrance fees and therefore have not been admitted, or have had other disqualifications rendering them ineligible.

Upon the basis of these figures, however, and upon the basis of an average age at admission of 26½ years, which was the average age for 3,639 members admitted to the Amalgamated Society of Engineers in 1866, and upon other data presented in great detail in the

testimony of Mr. Finlaison,([a]) he makes the following estimate of the assets and liabilities of the Amalgamated Society of Engineers for the year 1866:

Liabilities:		
To present value of the weekly allowance in sickness	$1,569,991	
To present value of future pensions in superannuation	7,949,846	
To present value of sums at death	736,448	
To present value of pensions in course of payment	217,474	
		$10,473,759
Assets:		
By present value of contributions payable	5,404,092	
By tangible assets of contributions payable	721,123	
		6,125,215
Deficiency		4,348,544

This deficiency of £893,567 ($4,348,544) is exclusive of a probable charge of £645,224 ($3,139,983), so that the total deficiency, as figured out by him, amounted to over £1,500,000 ($7,299,750).

It is frequently stated by trade unions with benefit features that the predictions of the actuaries have not been realized, and that, despite the forebodings of these gentlemen, the unions have been enabled not only to pay their benefits, but to accumulate an ever-increasing surplus. Mr. Tucker did indeed predict that "It is impossible to avoid the conclusion that if the society continues to be conducted upon its present footing, although a continued influx of new members may defer the period, the Amalgamated Carpenters and Joiners' Society must ultimately become bankrupt, a result which can not fail to be attended with very great disappointment and hardship to many of the members," and further added that "inasmuch as the engineers, etc., society has been longer in existence than the carpenters' society, it will probably be the first to collapse."([b]) No definite time, however, was stated for the recognition by these organizations of their further inability to continue paying their benefits. In answer to a question by the Earl of Litchfield,([c]) Mr. Tucker expressly said that no way existed by which an idea could be formed of the ability of a society to meet its liabilities, except by a valuation of the assets. He stated that if in a certain number of years it was found that all payments had been made and that the reserve fund had increased regularly, it would not be possible without a formal valuation of the assets to assert from the mere expiration of time, and the mere accumulation of a reserve fund, and the discharge of the guaranteed payments of the society that the organization was

[a] See Eleventh and Final Report of the Royal Commissioners Appointed to Inquire into the Organization and Rules of Trades Unions and Other Associations, Vol. II, Appendix, London, 1869, p. 201.

[b] Idem, p. 194.

[c] Idem, question 6428, p. 204.

solvent.([a]) In answer to a question of Mr. Hughes, he admitted if one of these societies had lasted for 100 years and had fulfilled all its engagements as to payments, and there was a constantly increasing reserve fund, that then "he would have some confidence in it." But he would not necessarily have confidence in it if it lasted 30 years and accumulated an increasing reserve fund.

It seems clear therefore that the continual payment of benefits by the Amalgamated Society of Engineers and the Amalgamated Society of Carpenters for a period of almost 40 years following the publication of the calculations reached by the actuaries does not in any way invalidate the results reached by them. Consequently, the question as to the solvency or insolvency of the British Trade Unions as they now exist is still open.

In the April, 1901, issue of the Amalgamated Engineers' Monthly Journal Mr. J. Turnbull, of the Woolwich Third Branch of the Society, endeavored to arrive at an estimate of the future cost of the superannuation benefit to the Amalgamated Society of Engineers. Assuming that if 20,000 members would in 40 years produce 1,000 members requiring weekly 10s. ($2.43) each, or £500 ($2,433) in all, then the same society, working on the same lines, would with double the members require double the amount of benefits. Mr. Turnbull, on these lines, made a rough estimate of the probable cost of the superannuation benefit for the forthcoming 20 years.

At the beginning of the year 1861 the Amalgamated Society had 20,935 members; 40 years later, in January, 1901, there were 1,114 members in receipt of 10s. ($2.43) superannuation benefit, or £557 ($2,711) weekly. These 1,114 superannuated members were members in 1861. In 1871 there were 34,711 members, or 66 per cent more than in 1861. Upon this basis Mr. Turnbull assumes that the number of superannuated members in 1911 will amount to 66 per cent more than in 1901, and the cost would equal £925 ($4,502) per week, while from 1901 to 1921 he estimates an increase of 113½ per cent on the cost in 1901, bringing the expenditure for superannuation to £1,189 ($5,786) per week.

In the Amalgamated Society of Engineers, however, smaller benefits of 9, 8, and 7s. ($2.19, $1.95, and $1.70) are paid to members of 35, 30, and 25 years' standing, respectively. Upon this basis the cost of the benefit, according to the numbers on superannuation in January, 1901, would amount to £86,312 ($420,037), while the estimated cost of the benefit in 1911 would be £125,580 ($611,135) and in 1921 £163,072 ($793,590).

The important fact, however, is not the total cost of the benefit, but the cost of the benefit per member. "What is the ultimate cost

[a] Eleventh and Final Report of the Royal Commissioners Appointed to Inquire into the Organization and Rules of Trades Unions and Other Associations, Vol. II, Appendix, London, 1869, question 6424, p. 204.

per member? is the next, perhaps even the first, question that arises, and it is a question that no one can with any degree of safety answer. It so entirely depends on the future increase or even—God forbid—decrease in the number of members. This, as I said in 1885, is 'too entirely problematical' for us to reason upon with the degree of certainty that we can with regard to the liabilities we have or are already incurring. We can only hope to prosper at least as well in the future as in the past."(a)

From the end of 1860 to the end of 1870 the membership of the Amalgamated Society of Engineers increased 65.8 per cent. From 1870 to 1880 it increased 28.8 per cent. From 1880 to 1890 it increased 52 per cent, and from 1890 to 1900 it increased 29.1 per cent. The average of these decennial increases was 43.9 per cent. From 1860 to 1880 the increase was 113 per cent, and from 1870 to 1890, as well as from 1880 to 1900, the increase was 96 per cent.

The rapid increase in the charges for superannuation has caused the subject of the financial stability of the unions to be seriously discussed. The question of superannuation arises frequently in the journals of the various trade unions, and many letters from members of unions attest the widespread interest in this subject. Moreover, in January, 1901, an investigation on the subject of the probable charges of the superannuation benefit was made by Isaac Mitchell, a member of the Amalgamated Society of Engineers, now general secretary of the Federation of Trade Unions.

In a letter dated December 22, 1900, and published in the Journal of the Amalgamated Society of Engineers, the following question is asked: "A man joins our society at 30 years of age, and at 55 he is entitled to claim superannuation at the rate of 7s. [$1.70] per week. Suppose he pays at the rate of 1s. 6d. [36½ cents] per week—£3 18s. [$18.98] per year for 25 years. What does our society lose on this member, supposing he never claims sick or donation benefit? As a basis for calculation I submit the following: A pension of 7s. [$1.70] per week, to commence at 55 years of age, for a man aged 30 would cost about £5 [$24.33] per year, or 2s. [49 cents] per week, premiums not returnable if death takes place."

The tendency of the trade unions to launch into ambitious schemes of insurance without consulting mortality tables might easily be duplicated in the case of friendly societies and other organizations having even greater responsibility. From the beginning, especially at the very beginning, friendly societies were organized in an unsystematic manner, and not infrequently they have been conducted so as to involve eventual insolvency. These societies usually began their existence with a preponderating proportion of young men and

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a See Amalgamated Engineers' Monthly Journal, April, 1901, Correspondence, pp. 19–21.

with a large apparent surplus. As the organizations grew older, however, and the average age of the members rose, sickness, permanent infirmity, and death became more common, and the charges rapidly increased. A critic of friendly societies says: "Unsound calculations, bad managements, and fraud have, with a deplorable frequency, caused such institutions to fail. The number of societies that have existed long enough to bring the sufficiency of their contributions to the test of experience bears a lamentably small proportion to the number that have become insolvent." ([a])

With the progress of decades, the actuarial position of the friendly societies has not greatly improved.

In the report of the Treasury Committee on Old Age Pensions is an interesting table compiled by the chief registrar of Friendly Societies, which deals with 28 friendly societies having a total membership of 2,214,620. Of the 21,293 branches or lodges of these societies, 12,448, or 58 per cent, were actuarially unsound at the last valuation. In the Manchester Unity, which is by far the most stable of the large societies, 55.14 per cent of the lodges have an actuarial deficiency. In 31 per cent of the lodges the proportion of assets to liabilities is less than 90 per cent. In the Stepney district 26 lodges out of 46 have been proved by the Unity's actuaries to have deficiencies.

The 1897 quinquennial valuation of the Ancient Order of Foresters reveals a worse condition of affairs. Of the 3,973 courts, 3,038, or nearly 76½ per cent, show estimated deficiencies, and the proportion would have been greater had not the valuation in 1,180 courts been based upon the assumption that the funds will in future realize compound interest at a higher rate than 3 per cent. ([b])

The trade union with insurance features, however, possesses one advantage over other friendly societies. The men receiving benefits are to a greater or less extent selected risks. "The unions offer their advantages, not discriminately, but to every young, healthy, skilled workman of good character; his election is not a matter of course."

"A society composed of picked men must show a better average and obtain a higher profit—i. e., have larger benefit funds at its command." ([c])

The problem of the actuarial situation of the unions arises largely as a consequence of the growth of the superannuation benefit. It is this benefit which increases most rapidly with the rising age of the members, and the coming burden of which throws the greatest shadow upon union solvency. The majority of trade unions have promised more than, according to actuarial figures, could have been offered

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[a] See A Treatise on Friendly Societies, by Charles Ansell, etc., pp. 3, 4.

[b] See The Case for State Pensions in Old Age, by George Turner, Fabian Tract No. 73, London, 1899, pp. 7, 8.

[c] Trade Unions Defended. A review of the evidence laid before the Royal Commission by Wm. Romaine Callendar, Manchester, 1870, p. 4.

legitimately, with the result that the cost of the benefit has increased with the passage of the years, and the younger members have been taxed for the benefit of the older and the later for the benefit of the earlier members. Deficits have been paid out of capital instead of out of earnings, and the unions have been saved from dissolution only by the rapid extension of the societies and the increase in membership.

The cost of the superannuation benefit of the Engineers, for instance, already amounts to £1 ($4.87) a year, or nearly 5d. (10 cents) per week, and this high cost has been reached despite the rapid increase in membership during the last 15 years. Without this increase there would have been a much higher cost per member. As the membership tends to become stationary or the rate of growth begins to decline, the demands for superannuation will grow with rapidity and the proportion of dues devoted to the fulfillment of past obligations will tend to increase.

The applicant for membership in the old societies will eventually find that he must pay a sum in excess of what would insure him according to actuarial tables and very much in excess of the immediately advantageous rates that would be offered or promised to him by new societies which, like the old societies, make the mistake of promising too much. The diversion of new members from the old to the new societies which will naturally follow the charging of the lower dues by the latter will increase the demands upon the benefit funds of the old societies because of the resulting increase in the average age of the men insured. The problem is further complicated by the competition among kindred unions for the adherence of the same men.

It is claimed by the defenders of the liberal benefit features of trade unions that the unions possess two resources which will save them from bankruptcy, viz, the making of increased levies and the payment of decreased superannuation benefits. As a matter of fact there can be no bankruptcy, no failure to meet legal and enforcible obligations, since in insuring its members the trade union does not assume any legal or binding obligations. If a British trade union were to do away entirely with all its insurance features and simply repudiate at once all claims to sick, superannuation, accident, and death benefits, it could not be claimed to have become bankrupt in the legal or ordinary sense of the word, because it is under no legal obligations to pay them.

The point at issue is not whether such repudiation amounts to bankruptcy, for it does not, but whether repudiation, complete or partial, is probable. Increased dues will not always meet the exigency, since they will eventually force the younger men out of the organizations or prevent fresh blood from entering them. The cutting down from

the promised benefit is a partial repudiation and the excessive levy upon the old men who are bound to the organization by their hopes of speedily becoming superannuated is also a partial repudiation. ([a])

To a certain extent the interests of the unionist as an individual may, and probably do, conflict with his interests as a member of the union. As an individual he has naturally an interest in paying small dues, as a unionist he has an interest in having large funds accumulated in the treasury of the organization. It is possible that a unionist may receive in the form of benefits less than the amount he has been promised, and still receive more than he could obtain for money expended in any other way. It may also happen that though he eventually secures smaller benefits than he could obtain from some other insurance organization, it may be still to his interest to make this money sacrifice for the sake of securing, through the additional funds, increased wages or better labor conditions. The question of the relation between the insured workman and the insuring trade union is extremely difficult, involving as it does the entire question of union policy. It can not, therefore, be judged simply and solely upon a purely actuarial basis.

INFLUENCE OF FRIENDLY BENEFITS UPON TRADE-UNION POLICY.

INFLUENCE UPON MEMBERSHIP.

Benefit features in connection with trade unions have a great influence in attracting members to the unions. The prospect of relief in case of sickness, accident, unemployment, or disability, and the promise of funeral benefit in case of death, attract many workmen who would not be drawn solely by the union's trade policy. This seems to be especially true in the case of the skilled and dangerous trades.

Benefit features have a still greater influence in holding members. After contributing toward the accumulation of a large fund for a number of years, the member becomes identified with the organization. He feels that he has an equity in the fund and a moral claim to any benefit he may receive, and he is perfectly willing to contribute to the support of any other member in need of help. These considerations hold him to the union.

The tendency of benefit features to strengthen the bonds of the unions is especially noticeable after strikes. Organizations without benefit features are likely to go to pieces after an unsuccessful strike,

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[a] The word "repudiation" is here used in the absence of a better one. The word, however, is too strong, since the promise of the insurer is not absolute, but conditional upon the ability of the union to pay, and this condition is perfectly clear and well known. Repudiation is used, therefore, merely in the sense of a failure to meet anticipated and promised obligations, without any moral significance whatever.

while those with large benefits and great accumulated funds survive without serious loss of members. An instance is the great engineering strike of 1897. The Amalgamated Society of Engineers paid out hundreds of thousands of pounds in this strike, but the organization lost only 9.1 per cent of its members, and by 1902 had regained its former numerical strength. According to one member of the society, there would have been a loss of over five times as many members had it not been for the benefit features.

This influence of benefit features in attracting members is especially noticeable as regards the skilled and better paid occupations. The maintenance of high dues necessary to a system of high benefits has, on the other hand, the effect of excluding many less skilled and lower paid men. Moreover, young men, even though they may be in the class of skilled occupations, are not always willing to enter societies requiring high dues. They do not see the necessity of providing for death and superannuation, which seem far off, and they do not like the idea of paying dues to be applied to the payment of old obligations.

In addition to these considerations which limit the membership, the very theory of trade unionism is in itself restrictive of membership. The purpose of trade unions is to protect the wages of all men having certain qualifications, and the requirement of these qualifications results in the exclusion of members who do not possess them.

The policy of admitting members regardless of age always results in an increase in the payments of sick, funeral, and superannuation benefits, because of the entrance of old members who most need these benefits. This causes a drain upon the funds and necessitates such high dues that young men will not enter. Trade unions with liberal benefits have therefore been compelled to establish a maximum age and to assure themselves regarding the health of candidates for membership.

Thus the rules of the Steam Engine Makers' Society provide that "no person shall be admitted a member of the society who is over 35 years of age, unless he has been a member of the society previously for at least seven years consecutively, in which case such candidate can be admitted up to the age of 40 years. All candidates joining the organization at an age above 30 are obliged to provide a certificate of age at their own cost or some satisfactory proof." ([a])

In this union the initiation fee increases rapidly with the age of the member, rising from 8s. ($1.95) at 21 years of age to 80s. ($19.47), or ten times as much, at 40 years of age. The dues are also higher for members admitted above the age of 30 years, being 1s. (24 cents)

[a] Rules of the Steam Engine Makers' Society, 1889, p. 3.

per year for each year of age above 30 in addition to the ordinary dues of 1s. (24 cents) per week. Thus a member entering at 35 years of age pays 5s. ($1.22) per annum in addition to the 52s. ($12.65) ordinary dues. Candidates, however, may pay the extra dues in a lump sum of 10s. ($2.43) for each year they exceed the age of 30, if they prefer.

Even the out-of-work benefit in its application has a tendency to restrict the admission of members who might not be capable of earning the standard wage in the industry. The council of the Amalgamated Society of Engineers reports that it "has frequently to exercise an unpleasant duty by excluding members," and on one occasion it moved that a man be not admitted to trade benefits because he was suffering from epilepsy. From the report of the proceedings of the council from July 1, 1888, to December 31, 1890 (page 3), the following statement is taken regarding the exclusion of members:

> The admission of such candidates under clause 6, rule 16, has always been a matter upon which great diversity of opinion has been held, because, if not eligible for sick-benefit purposes, it is obvious that such will in all probability render them scarcely fit to compete with others in the workshop, and, as a matter of course, they are more frequently on donation benefit than they otherwise would be if free from bodily ailment, and therefore branches should be very careful in exercising their power to receive such.

EFFECT ON CONSERVATISM, PERMANENCY, AND STRENGTH OF UNIONS.

The accumulation and holding of funds for the future needs of an organization tend to promote conservatism, strength, and permanency. The promise of future benefits binds the members to the organization, and this bond becomes stronger each year. There is a hesitancy to use the funds accumulated for benefit purposes in supporting disputes, and antagonistic employers reckon upon the possibility of many unionists assuming a lukewarm or hostile attitude toward an aggressive policy. The older members of the unions are more interested in the benefit funds than in the improvement of labor conditions, and in unions of the conservative type the older men are likely to have more influence than is warranted by their numbers. The argument was made by Mr. Allan, of the Amalgamated Engineers, in a parliamentary report, that the large accumulation of trade funds "only made the members of his society so much the more anxious not to waste their money in injudicious conflicts with their employers."

The statement is even made that many unions tend to become mere benefit societies. The Kidderminster Carpet Weavers had, December 31, 1903, a capital of over £11,000 ($53,532), or more than £10 ($48.67) per member. Over four-fifths of the expenditure of the organization for that year was for superannuation, sick, and funeral

benefits, the principal element of expenditure being superannuation, with 8 per cent of the members on the superannuation rolls. The claim that benefit unions are merely large benefit societies and not trade unions is vigorously denied, however, by the unions themselves. The Amalgamated Society of Engineers claimed in 1891 that they had during the preceding 40 years assisted 300 other societies, some of them to the extent of thousands of pounds, and that during the preceding 14 years they had disbursed £61,000 ($296,857) on nonunionists.

While ultra-conservative unions may not be greatly strengthened as trade unions by the accumulation of benefit funds which they are unwilling to use for trade purposes, the fact still remains that, as compared with unions having no benefits, a union with strongly developed benefit features is strong not only in time of peace, but also in time of industrial warfare. The more militant unions are sooner or later forced to adopt certain benefit features and ask for higher dues, in spite of their objections to being hampered by such features. Thus the socialistic unions in Germany, Austria, and other countries began with determined opposition to benefit features, but have gradually been converted to a recognition of the necessity of establishing benefits. However radical the views of the members, it comes to be recognized as necessary that, in their intercourse with antagonistic forces, they be conciliatory, conservative, and opportunistic.

There is always a large class of unionists who are vitally interested, some for selfish, but the majority for unselfish reasons, in the maintenance of the unions as such, and these, sooner or later, become equally interested in the maintenance of benefit features as a means to that end. Their object is not so much direct benefit to individual members as ultimate benefit to the organization itself. We find it generally recognized that union benefits add strength to the organizations as such.

On the other hand, unions without any benefit features at all have a tendency to be rash and inconsistent. Having no fund to lose, they are willing to engage in strikes not warranted by conditions or by prospects of success. Forty years ago English employers feared that large accumulated funds might be used primarily if not exclusively for militant purposes, but history has not justified the fear. The fact is, as already suggested, that benefit unions tend to become more conservative each year under the influence of their older and more conservative members and the increasing demands upon their funds. But while unions with large funds are conservative and hesitate to engage in strikes, the industrial conflicts in which they do become involved are likely to be of great duration and intensity. There is nothing to prevent them from drawing upon these funds, and this they do rather than lose the struggle.

EFFECT OF BENEFITS UPON SKILLED AND UNSKILLED WORKMEN.

Opponents of trade-union benefits claim that tney separate the skilled from the unskilled workmen and cause antagonism between these classes. To some degree, at least, the line of demarcation between the two classes of workmen is revealed by the existence of benefit and nonbenefit unions. When a union maintains itself by high dues and initiation fees, the tendency is to force out the less skilled men who are unable to pay these dues, and they are compelled to remain unorganized or to form a new union. It is claimed on the one side that such benefit features emphasize the "corporate egotism" of the richer unions. The representatives of the latter contend, on the other hand, that the funds are used in large measure to assist weaker unions, and that the prosperity of the organizations depends upon the maintenance of a reserve fund, based on high dues and connected with large benefits.

The exclusion of the less skilled men from the union of skilled workers in the same trade, however, emphasizes the trade form of organization rather than the industrial form. By the trade union in the narrow sense is meant an organization of men engaged in substantially the same process or operation, or, in other words, exercising the same trade. By industrial organization, on the other hand, is meant the union of all men in an industry, regardless of the processes each performs. Large benefits are not incompatible with the industrial organization, as shown in the case of the Amalgamated Society of Engineers, but they are favored by the formation of groups along trade lines and composed of men receiving substantially the same income and exercising the same trade.

As a general thing, the sick, funeral, and accident benefits of unions of unskilled laborers are small, while out-of-work and superannuation benefits in such unions have been proved to be practically impossible. What applies to unions of unskilled workers is also true of unions of women. The conclusion can not be avoided that the payment of large benefits tends to emphasize trade lines and to sharpen jurisdiction disputes, and that there would be much greater mobility within the unions and more ease of movement from one union to another if these benefit funds did not exist.

The question of the benefit features of trade unions is intimately connected with that of the efficacy of the whole trade-union movement, and in England a marked difference is making itself felt between benefit unions and unions without large benefits. The payment of benefits, however, is perhaps itself rather a sign than an independent fundamental cause of a certain tendency. This tendency is the creation and intensification of a difference in interest between skilled and unskilled workers. It is impossible to foretell how marked this

difference will become, but evidences exist of a serious initial separation in policy and programme. The cause must be sought not in the payment of benefits, which is itself merely a consequence, but in the fundamental industrial conditions of the time.

EFFECT UPON AMALGAMATION OF UNIONS.

Related to the effect of trade-union benefits upon the skilled and unskilled classes of workmen is their influence as a hindrance to amalgamation. One of the difficulties encountered upon the formation of the Amalgamated Society of Engineers in 1850 was the variation in amount of benefits paid and dues required by the component societies. This, however, did not prevent a partial amalgamation, and the difficulties were reduced by the fact that the funds of the 3 unions involved were practically identical. "Each had about 22s. [$5.35] per member, * * * and it was, therefore, proposed simply to pool the three funds, and require any other society to find an equal amount according to membership."[a]

The inelasticity of trade unions having benefits was illustrated in 1888 in correspondence between the Amalgamated Society of Engineers and the Steam Engine Makers' Society. The former society proposed amalgamation, but this was rejected by the latter in a letter purporting to show that the burden upon the Engineers, especially for superannuation, was far greater than that upon the Steam Engine Makers. It was pointed out that, while the percentage of Engineers receiving superannuation had increased from 2.1 to 2.8 per cent from 1880 to 1886, the percentage of Steam Engine Makers had increased only from 1.4 to 1.7 per cent. The cost per member for the superannuation benefit amounted in 1887 to 14s. ($3.41) for the Engineers and to only 6s. 9d. ($1.64) for the Steam Engine Makers. Continuing, the secretary of the Steam Engine Makers' Society said:

We can not help but ask what will be the result to your society 10 years hence if superannuation increases at the same rate as the figures shown for 1875. The responsibility on this account is serious to those in authority, but our council and the members generally have too much judgment to share your 15s. 10½d. [$3.86][b] per member per annum, as they feel the responsibility sufficient to meet the 6s. 9d. [$1.64] per member now required of us.

Enough, however, has been said of finance, but we think it will clearly show that we have a fair knowledge of the main question, and it will prove a gulf that can not be bridged over, and that alone will keep the two societies apart, unless your younger members come over to us and participate in the lighter payments.

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[a] See Amalgamated Society of Engineers, Jubilee Souvenir, 1901, p. 20.

[b] The official returns give the amount per member as 14s. ($3.41), as stated above.

In reply to this letter the Amalgamated Society of Engineers did not meet the main issue—namely, that the cost of superannuation was greater for their society than for the other society, but defended its own solvency as follows:

We well remember some years ago the great actuaries, Messrs. Neilson and Finlaison, stating in 1868 that we (the A. S. E.) were insolvent, yet we are worth more per member to-day than we were at that time, and have since increased our benefits.

The influence of trade-union benefits upon the solidarity of the working classes is extremely difficult to analyze. The separation of members of a given industry into groups paying different dues and receiving different benefits necessarily results in more or less distinct lines of cleavage. The high dues and high initiation fees requisite for the payment of large benefits necessarily exclude from the beneficial effects of organization many unskilled men in the same industry, or even in the same trade. Moreover, the natural difference in the policy to be pursued by wealthy and more or less exclusive benefit organizations on the one hand, and by larger but poorer, aggressive, militant organizations on the other, tends to accentuate the already existing difference in policy, and in sentiments created by the economic conditions themselves.

Yet the mere existence of a fund to be distributed in friendly benefits not infrequently permits otherwise impossible expressions of sympathy and steady grants of aid on the part of one union to another.

EFFECT UPON DISCIPLINE.

One of the most important advantages of benefit features from the point of view of the trade union is the discipline it permits the organization to maintain. When a member has paid dues to an organization for some time and as a consequence has secured a certain equity in its large funds, threatened expulsion for violation of the rules would compel him to obey and follow the will of the majority. While expulsion is not frequent, the fear of it always acts as a deterrent from disobedience of the rules and makes possible the imposition of fines and other punishments.

Various authors opposed to trade unions, who wish to show the attitude of the community toward benefit features, vigorously object to this form of discipline by trade unions.

In a series of anonymous letters written to the Times from November 18, 1901, to January 16, 1902, under the title of The Crisis in British Industry (republished, with additions, in Trade Unionism and British Industry, London, Murray, 1904), the arguments brought to bear during the last half century are repeated. Hundreds of men, it is stated, joined the unions partly under compulsion, partly

because of the benefits "that seemed to be assured to them." Many of these men, after paying for twenty years or so, are in the position of being obliged either to "obey some order of the union—such as one to leave the service of a respected employer—or else be driven out of the union, and thereby forfeit the whole of the benefits for which he has been subscribing for twenty years, and all the provision he has been making for old age. Whether or not a trade union has any right to do this sort of thing is a question that must be left to those who are learned in the law; but one thing certain is that a workingman can not be expected to fight out the matter with his union, and in some very shameful cases that have occurred the men have seen no alternative but to surrender to the despotic commands of the union officials." ([a])

It is in this power of expulsion, with consequent loss of benefits for which a man may have been paying for 10, 20, or 30 years, that the great hold exercised by the more autocratic of the officials over the members of a trade union mainly consists. It deprives the men, too, of all freedom of action, however clearly they may see that it would be to their own advantage and to that of the trade they are in to agree to the improved methods and conditions desired by their employers. ([b])

This opposition to benefits on their diciplinary side seems to be limited to people outside the unions, and is apparently not felt by the great mass of unionists liable to such discipline.

THE ACCUMULATION OF DEFENSE FUNDS.

In the question of trade-union policy, the unions with large benefits and large dues are usually set over against organizations with small benefits and small dues. So far as an effective method is concerned for obtaining increased wages and improved conditions of labor, there could be no stronger combination than high dues and low benefits. At the same time, only among workingmen already strongly organized is such a policy feasible.

The history of the cotton spinners' organizations has demonstrated that high dues are not necessarily connected with large benefits. The Amalgamated Association of Operative Cotton Spinners, etc., of Lancashire, etc., for example, has, by means of high dues and the payment of small benefits, continually increased its surplus, so that at the present time it has in its treasury a sum equal to $100 per enrolled member. Unlike benefit organizations, large dues here indicate great militant power. The object for which a large surplus is collected is not disguised by the cotton spinners.

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[a] See Trade Unionism and British Industry, by John Murray, London, 1904, pp. 38, 39.
[b] Idem, pp. 218, 219.

There are no workmen in the Kingdom that pay such a high scale of contributions for such a low scale of benefits. This is done in order that there may be a good margin for fighting purposes, as money can not be spent by the hundred thousand unless it is there to spend. Low contributions and large benefits have ruined half the trade unions in the country, and are sapping the usefulness of most of the other half. If there were less sentimental talk about moral force and a little more practical recognition of the power of material wealth, the bulk of the workers of the country would not long be groveling under the heels of unscrupulous exploiters of their labor. ([a])

As a result of the policy of the Cotton Spinners, the funds of the organization have rapidly increased. In 1894 it had a cash balance of £112,830 ($549,087). "This brings us within measurable distance of the position we occupied at the end of 1892, which was the best we ever had." ([b]) From 1894 to 1901 the accumulated funds increased by 236 per cent, and, as compared with the year 1893, the accumulated funds of the organization in 1901 had increased by 566 per cent although membership actually declined. In the eight years from 1893 to 1901 there was a net gain of £321,892 ($1,566,487). In other words, during those 8 years each of the members put aside, as in a savings bank, almost £17 8s. 5d. ($84.78), to be used by the union for such purposes as it thinks proper.

The following table shows the membership, income, expenditure, and accumulated funds of the Amalgamated Association of Cotton Spinners during the years 1892 to 1901, inclusive:

MEMBERS, INCOME, EXPENDITURE, AND ACCUMULATED FUNDS OF THE AMALGAMATED ASSOCIATION OF OPERATIVE COTTON SPINNERS, 1892 TO 1901.

Year.	Number of members.	Income.	Expenditure.	Accumulated funds.
1892	18,303	$439,591	$615,048	$385,373
1893	19,327	582,194	690,654	276,914
1894	18,615	479,107	206,933	549,087
1895	18,234	405,861	214,656	740,292
1896	18,009	408,888	181,866	967,314
1897	17,760	417,064	239,544	1,144,834
1898	17,813	407,243	196,470	1,355,607
1899	18,151	371,849	156,813	1,570,643
1900	18,384	363,806	274,383	1,660,060
1901	18,474	439,562	256,221	1,843,401

The general statement may be made that in the textile trades the tendency is toward the accumulation of large funds, the organizations charging large dues but paying small benefits. To a much less extent this is also true of the miners' organizations, in which dues are not high, but benefits are reduced to the lowest possible amount, so as to permit the accumulation of funds.

[a] See Amalgamated Association of Operative Cotton Spinners, etc., of Lancashire and Adjoining Counties, annual report year 1894, Manchester, pp. 9, 10.

[b] Idem., p. 9.

The Coalville and District Miners' Association appears to be accumulating its funds for the event of a strike.

The association is still in a sound financial position, but we wish to point out, that although the total amount of funds appears large, when we come to examine our position in case of strike, we do not find that we have too much money in hand, considering that children have to be provided for; and taking past experience as a guide, it would take about 13s. [$3.16] per member per week, which would give us 12 weeks' strike pay.([a])

ATTITUDE OF TRADE UNIONS TOWARD BENEFIT SYSTEMS NOT UNDER UNION CONTROL.

The policy of trade unions with benefits is opposed to any system of compulsory State insurance which would involve a levying of contributions by the State.

The friendly societies and the trade unions, to which the working classes owe so much, naturally view with some apprehension the creation of a gigantic rival insurance society, backed by the whole power of the Government. The collection of contributions from millions of ill-paid households is already found to be a task of great difficulty, intensified by every depression of trade or other calamity. For the State to enter into competition for the available subscriptions of the wage-earners must necessarily increase the difficulty of all friendly societies, trade unions, and industrial insurance companies, whose members and customers within the United Kingdom probably number, in the aggregate, from eleven to twelve millions of persons.([b])

The attitude of the unions toward systems of relief, pensions, etc., or toward any other benefits conferred by employers upon the workingman, depends upon the spirit in which these plans are conceived and the probable result of such action. If the plan compels the prospective beneficiaries to become members of an organization opposed to the union, or if the favor granted takes the place of increased wages, or if the grants of benefits permit favoritism or discrimination on the part of the employer, or if they compel a permanent and uninterrupted service under a given employer, they are naturally looked upon with disfavor, as tending to weaken the power and authority of the union over its members, and as taking away from the members the power to strike. Moreover, when, by accepting such pensions, the workingman is obliged to surrender his legal remedies, there is also objection to it.

The unions object to any organization under the direction, control, or guidance of the employers, especially when the men are obliged to

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[a] See report and balance sheet of the Coalville and District Miners' Association, June 30, 1904.

[b] See Report by Mr. Henry Broadhurst in Report of the Royal Commission on the Aged Poor, 1895, pp. xcix and c.

contribute, since this practically amounts to an involuntary deduction from their wages. On the other hand, they do not object to a gratuitous, uniform payment, or grant of pensions and relief.

ADVERTISING OF BENEFITS.

In order to secure the adherence of new men, trade unions constantly advertise their benefits by direct appeals to nonmembers. In these appeals they dilate upon the benefits in which they are the strongest. Speaking of the superannuation benefit, an address of the executive council of the Amalgamated Society of Engineers states:

It is impossible to overrate the importance of this benefit, or the feeling of security and independence it inspires, when we know we can look forward to a comparative competency in our old age. We would earnestly impress on the minds of those who are still not yet with us in our constant and disciplined efforts to raise our social status as a class, and improve our condition as workingmen, to come within our ranks, and to assure them that if they will only calculate, on life tables and trade experiences, the financial benefits to be derived from union with us, they will find them far in advance of any other possible means of insurance, whether in health or in sickness, in work or out, in misfortune or trouble, and in common brotherhood.([a])

This is an age of advertising. And why should not trade unionism advertise its claims before the world? To begin with, we have a provident benefit, or out-of-work fund. Compared with some unions this may seem small, but works out well on the average. The sick and funeral funds are worthy of a nonmember's attention.([b])

"We have certainly advertised the society considerably during the past year," says the Society of Locomotive Engineers, "and have every reason to believe the expense is well warranted."

The sum of £962, 3d. [$4,681.63] has been paid to the members entitled, which is an increase of £105, 17s., 1d. [$515.14] over last year. Here again the decision of the companies to compel men to retire at a certain age, while they are still fit for duty, tells upon our members and our funds; but, nevertheless, the interest to the fund, £1,072 [$5,217] more than covers the expenditure, without touching the capital, by £110 [$535].([c])

Again we read

It must be gratifying to all our members to know, that our society is based on such principles as will enable us to bestow as much benefit

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[a] Address from the executive council of the Amalgamated Society of Engineers to their fellow-workmen throughout the United Kingdom, the British colonies, and foreign countries. September 17, 1888, p. 3. This pamphlet was brought up to date and republished November 24, 1890.

[b] See Advantages of Trade-Unionism, by J. Birrell, Typographical Circular, Manchester, October, 1904, pp. 14, 15.

[c] Associated Society of Locomotive Engineers and Fireman, Annual Report and Balance Sheet for 1903. Leeds, 1904, pp. 3, 5.

on our members as any other society, and that we are free from the difficulties with which they have at present to contend—i. e., being compelled, for want of funds, to levy extra contributions on their members, to meet their ordinary demands.([a])

This advertising of benefits indicates most clearly the importance attached to benefits by the average member. As a rule, the benefits in case of accident, sickness, or permanent disablement appeal to the men much more strongly than the less apparent though equally real advantages offered them by the union in regard to wages, hours of labor, and conditions of work. The unions compare their scales of benefits and their charges of contributions with one another in endeavoring to show that their own contributions are low and their payments high. The effect of this competition is often vicious. The unions competing for membership, upon the growth of which, in the long run, their success must depend, are likely to promise more insurance than in the end they can grant for the sum paid by the members. The result is eventual disappointment and a scaling down of benefits, or an increase in dues.

An example of union advertising of benefits is provided by four pictures on the cover of the Monthly Journal and Trade Circular of the United Builders' Laborers' Union. The one marked "accident" presents two fellow-workmen carrying off an injured union man who has fallen from the scaffolding. The second picture, "sickness," shows a unionist in bed attended by a doctor and nurse. In the third, entitled "compensation," a building laborer appears who has been injured and for whom relief has been secured under the Workmen's Compensation Act. The fourth, "disablement," shows a union member in his home; he has lost a leg and his wife is receiving a bag of money from the union official.

This advertising frequently results from the competition of two unions for the same men. The parliamentary report for 1825 reproduces a pamphlet in which a sailor named Harry is asked what he thinks of the new union. "Think of it! I think very little of it, Tom. I like the Seamen's Union, as they call it, much better; and if I do enter one I will enter the latter. The new one only proposes 4s. [97 cents] during the winter months and 3s. [73 cents] in summer per voyage; and only 3s. [73 cents] per month and no benefits for its members either for shipwrecks or deaths. The Seamen's Union proposes 5s. [$1.22] in winter, 4s. [97 cents] in summer, and the monthly wages in proportion, and should their members be shipwrecked and lose all their clothes, they are paid 5s. [$1.22], or if a member dies his

[a] See the Yearly Account of the Income and Expenditure of the Journeyman Steam Engine and Machine Makers' Friendly Society, year ending February 29, 1840, Manchester, 1840.

widow receives £5 [$24.33], and several other benefits they are entitled to." (a)

This competition, by means of the advertisement, of benefits to secure new members is found even among the unskilled trades. "We have practically been forced," says the National Union of Gasworkers and General Laborers of Great Britain and Ireland, "into this position in consequence of several laborers' unions offering many benefits, with a view to inducing members to join them, but I am convinced that these unions can not pay the benefits offered if they are to do any real fighting for higher wages, shorter hours, and better conditions of employment for their members. This union has always been recognized as a fighting union, as we believe in getting more material advantages than merely being a rate-saving institution, but still I can not close my eyes to the fact that this keen competition which is going on has been the means of enticing a number of members from our organization." (b)

LIMITATION OF SPHERE OF FRIENDLY BENEFITS.

The friendly benefits of trade unions are of great importance to the organizations and of still greater importance to the members receiving such aid. Benefits have enabled unions to accumulate large funds and have prevented tens of thousands of workingmen from becoming burdens upon society. Relief has been provided to numerous workingmen who would otherwise have suffered as a result of unemployment, sickness, accident, or old age, and the widows and orphans of deceased members have been prevented from becoming public charges.

Trade-union benefits, however, do not solve the problem of workingmen's insurance, nor do they even attempt to do so. The entire number of unionists forms but a small proportion of the working classes of the country, and the number of unionists eligible to most benefits forms only a relatively small proportion of the unionists themselves. The out-of-work benefit very far from measures the full extent of unemployment. The sickness and the accident benefit aid only a small proportion of workingmen stricken with illness or injury. The death benefit provides relief to the wives and orphans of only a small proportion of the workingmen who die each year, while the number of workingmen receiving superannuation benefit is almost negligible when compared to the total number of aged workingmen or even the total number of workingmen becoming aged paupers.

The friendly benefits of trade unions are of considerably less importance than those of friendly benefit societies. On December 31,

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a See Minutes of Evidence before Select Committee on Combination Laws, 1825, p. 110.

b National Union of Gas Workers and General Laborers of Great Britain and Ireland quarterly balance sheet from March 26, 1904, to June 25, 1904, London, p. 5.

1898, the number of members belonging to the registered provident societies in Great Britain and Ireland amounted to 11,152,156 and the funds to £36,868,631 ($179,421,193). Of these funds £31,676,397 ($154,153,186), or almost six-sevenths, belonged to the ordinary friendly societies and the branches of registered orders, with a membership of 5,281,269.([a])

The following statement shows the total membership of registered friendly societies in Great Britain and Ireland for the year ending 1898:

SUMMARY OF REGISTERED PROVIDENT SOCIETIES IN GREAT BRITAIN AND IRELAND, DECEMBER 31, 1898.

Friendly societies.	Number of members.	Funds.
Ordinary friendly societies	2,725,533	$64,092,846
Branches of registered orders	2,555,736	90,060,340
Collecting friendly societies	5,555,827	23,517,717
Medical societies	293,477	332,275
Benevolent societies	21,583	1,418,015
Total	11,152,156	179,421,193

Payments for the out-of-work benefit do not measure the total amount of unemployment. A certain period of membership, usually lasting 12 months, is commonly required before a member may receive unemployed benefit. Moreover, the unemployed benefit is limited in time, and does not start immediately, while others out of employment may be relieved by the superannuation and other benefits instead of by the unemployed benefit. Moreover, "many of the strongly organized trades distribute the loss of employment among all their members, instead of allowing some to become wholly unemployed, working short time instead of allowing a reduction of the number employed."([b])

The benefit features of unions do not more than touch the social problem. They are entirely without the reach of the unskilled, and even a large proportion of the skilled workingmen fail to receive them. The great body of nonunionists are of course excluded from participation in benefits, and the entire amounts paid are small in proportion to the working-class population.

The sick, accident, funeral, and superannuation funds of the British unions do not begin to compare with the pensions paid by the German Government. Insurance funds are necessarily limited to a larger or smaller class of skilled workmen; whereas, on the Continent insurance is universal, instead of special, and applies as far as possible to the entire population.

[a] See Report of the Chief Registrar of Friendly Societies for year ending December 31, 1899, Part A, p. 36.

[b] The Problem of the Unemployed, by John A. Hobson, second edition, revised, London, 1904, p. 16.

The limited extent to which trade-union insurance affects the working classes may be seen by comparing the number of persons receiving such aid within a community to the whole body of workmen. According to an investigation made by B. Seebohn Rowntree, the city of York, in the year 1899, held only 2,539 unionists, or only 3.3 per cent of the entire population of the city. Of these men only "about 1,700 pay for sick and funeral benefits through their trade unions," or about 2 per cent of the entire population. The number of persons receiving sick and funeral benefits from friendly societies was considerably greater, amounting to 10,662. This figure includes females and juvenile members. Even taking into consideration duplications, about 7,000 persons in the city of York received aid from one or more friendly societies, as compared with only 1,700 paying contributions for sick and funeral benefits to trade unions.([a])

As a result of very careful calculation, Mr. Charles Booth came to the conclusion that in London 147,300 trade unionists out of about 489,500 employed males over 20 years of age were occupied in the trades enumerated by him; and he comes to the conclusion that, including other trades not enumerated, there is "a grand total of from 177,000 to 180,000, equivalent to 13⅓ per cent of the adult male population of London; to 14⅓ per cent of the total of those who are occupied; and to 3½ per cent of the total population."([b])

Mr. and Mrs. Sidney Webb, writing in 1894, gives the same percentage for the metropolitan area of London, which includes a population of over five and one-half millions.

THE SUPERANNUATION BENEFIT AND THE PROBLEM OF OLD AGE.

While the superannuation benefit brings relief in certain cases, it does not begin to solve the problem of the dependence of workmen in their old age.

This question of the poverty of workmen is one of the most serious problems in modern society. In some countries, such as Germany, Denmark, and New Zealand, at least a partial solution has been attained by the payment of Government pensions. In other nations an attempt has been made to arrive at a solution by the encouragement of saving in Government institutions, and the payment of old-age pensions or deferred annuities to workmen after a certain age. In no country has this latter policy resulted in an extended payment of pensions to workmen.

In England trade unions paying superannuation benefits have endeavored to adjust the difficulty for their own members. It is rec-

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[a] See Poverty, a Study of Town Life, by B. Seebohn Rowntree, London, 1901.

[b] Life and Labor of the People in London, by Charles Booth, assisted by Ernest Aves; Volume IX, London, 1897, p. 242.

ognized that, except in a few cases, the problem can not be solved by individual saving. The average workman, especially among the unskilled, is not able to accumulate a sufficient sum to take care of himself in old age, and the amount he saves, if not lost or spent for other purposes, usually defrays expenses involved in the first serious illness affecting himself or members of his family.

In 1891 there were 1,372,601 persons over 65 years of age in England and Wales. During the year ending Lady Day, 1892, there were 376,427 persons over 65 years of age who accepted relief under the Poor Law, this total not including those who received medical assistance only. While there were probably some duplications in this list, the total was without doubt much less than it would have been had it included those enduring the greatest privation, if not actual starvation, rather than accept poor relief. The royal commissioners in the report upon the aged poor stated, "there are also many aged poor who are destitute so far as their own resources are concerned, but who are kept off the rates by the assistance of friends and by private charity. Such persons must sometimes endure great privation in their effort to avoid application for official relief, and they form a class quite as deserving of consideration as others who are actually numbered in the return as paupers." ([a])

According to these statistics, 2 out of every 7 persons in England and Wales over the age of 65 were in 1892 in receipt of poor relief, exclusive of those receiving medical assistance only. The percentage among the workingmen is much larger. According to Mr. Booth, in his Analysis of the Poor Law and Census Returns, two-fifths of the total population of England, consisting of agricultural laborers, unskilled town workers, and women wage-earners, provide 80 per cent of the pauperism of the country. Two-thirds of all who survive to old age are forced to apply to the Poor Law. It is among these classes, moreover, that trade unionism is weakest. At the same time they furnish the smallest numbers of recruits for the friendly societies.

During the last 17 years the number of paupers in receipt of relief has not increased in England and Wales so rapidly as the population. On January 1, 1903, there were 833,005 paupers in receipt of indoor and outdoor relief, or 2.5 per cent of the population. The number of paupers decreased steadily from 825,509 in 1888 to 754,485 in 1892. It then increased, reaching 827,217 on January 1, 1896. From this point it declined to 789,689 in 1901, from which it has again ascended.

The number of paupers fluctuates naturally with good and bad times, rising in bad times and falling in good times. The percentage of paupers was smaller, however, in 1903 than it was in 1888. During this period there was an increase of indoor at the expense of out-

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[a] See Report of Royal Commission on Aged Poor, 1895, p. xiii.

door relief. Considerably more paupers received indoor and considerably fewer outdoor relief in 1903 than in 1888.

The development in Scotland and Ireland was similar; and it is a noteworthy fact that the entire number of paupers in the United Kingdom, on a given winter day in 1903, was less than 0.3 per cent greater than on a given winter day in January, 1888.

Of the entire number of individuals in receipt of relief in England and Wales during the year 1892, excluding vagrants and lunatics, 401,904 out of 1,573,074, or almost 26 per cent, were 65 years of age or over. The burden of poverty falls with exceptional heaviness upon persons over 64 years of age. ([a])

Out of every 10,000 persons in England and Wales below the age of 65, 424 were in receipt of outdoor relief; and out of every 10,000 persons of the age of 65 or over, 2,928, or almost 30 per cent, were in receipt of this relief. Of the total number of paupers, 59 per cent were females and 41 per cent males. Somewhat similar results were obtained for Ireland. Out of every 10,000 persons below the age of 65, 680 were in receipt of indoor and outdoor relief; and out of every 10,000 persons of the age of 65 or upward, 2,687, or almost 27 per cent, were in receipt of such relief. ([b])

The census of 1901 for England and Wales indicates to a certain extent the burden imposed upon trade unions by the superannuation benefit. Of the entire population of England and Wales in that year, 7.4 per cent were of the age of 60 or over. The percentage of males of this age was 6.8 per cent, the actual number being 1,071,519. A large proportion of these resided in the urban sanitary districts, from which the great mass of trade unionists are recruited, 6 per cent of all the male residents of this region, or 718,284 in all, being males of 60 years or over.

Of all the males in the urban sanitary districts, 13 per cent were 50 years of age or over. In all districts, of all the males 20 years or over, 24.9 per cent were of the age of 50 or over.

The proportion of members of the trade unions in receipt of superannuation benefit is in all cases still very much less than the proportion of males 60 years of age or over to males 20 years of age or over in the entire urban sanitary districts; or in other words, less than 10.6 per cent.

The benefit features of trade unions must, therefore, be considered, not in the aspect of the ultimate solution of the problem of workingmen's insurance, but from the point of view of trade-union policy. It is possible that at some future time English workingmen may secure their sick, old age, accident, and invalidity insurance from the Government, although the insurance of the workingmen while

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[a] See Poor Law (Indoor and Outdoor Relief), parliamentary paper No. 265, of 1892.

[b] See Poor Law (Indoor and Outdoor Relief), parliamentary paper No. 360, of 1892.

out of work must undoubtedly remain for the immediate future a trade-union matter. The out-of-work benefit, which was one of the first to be taken up, will thus probably be among the last to be surrendered. Of all the friendly benefits it is most intimately connected with trade-union policy.

LEGAL ASPECT OF TRADE-UNION BENEFITS.

Up to the year 1824 the very existence of trade unions was illegal. Consequently such funds as were collected by them for the relief of members, or for any other purpose, were without the protection of the law. Even after the legalization of the unions in 1824, no protection was accorded the funds of the organizations, and until 1854, no attempt was made to secure such protection. In that year, through the efforts of trade-union representatives, a clause was introduced into a bill for the regulation of friendly societies, by which security was supposedly obtained for the insurance funds of trade unions through deposit of the rules of the society with the registrar of friendly societies and with the justices of the peace.

The apparent protection thus accorded, however, proved to be unreal, and in 1866 a decision by Lord Chief Justice Cockburn in the case of Hornby *v.* Close revealed the fact that union funds, whether or not destined for the insurance or other protection of union members, were at the mercy of any embezzler or defaulting secretary. "The Court of Queen's Bench (Cockburn, C. J.; Blackburn, Mellor, and Lush, J. J.) unanimously held that justices were right in dismissing a complaint against a defaulting member of 'a society of which one of the objects was the relief of sick, disabled, and aged members, and the burial of dead members, but of which one of the main objects was that of a trades union, and the support of members when on strike,' on the ground that this last purpose was 'illegal.'" [a]

In a subsequent case, Farrer *v.* Close, decided in 1869, it was held by two of the judges "that the purposes of a society which included the support of strikes and were therefore illegal as being in restraint of trade, were those of a trade union and not of a friendly society, and that the justices were, therefore, right in dismissing" the charge, while two other judges held that strikes were not necessarily illegal, that there was no evidence that the funds had been applied to the maintenance of illegal strikes, that the rules of the organization did not establish a restraint of trade, and that the organization was not therefore illegal. The appeal was dismissed, however, owing to the equal division of the court. [b]

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[a] See Trade Union Law, Cohen and Howell, p. 48.

[b] See Trade Union Law, Cohen and Howell, pp. 51, 52.

The recognition by the trade unions of the insecurity of the funds of their organizations, finally led to successful attempts upon their part to secure legislation. A recent decision, however, has now left the unions again at the mercy of their subaltern officials who can default or embezzle with impunity.

In 1868 an act was passed, entitled "An act to amend the law relating to larceny and embezzlement," the chief object of which was to protect partners in a joint or copartnership concern. The bill was no sooner passed than a trade-union case was tried under it. The act allows officials and members of trade unions to be tried under this act and condemned, whether the trade union is registered or not. But it does not permit the recovery of the money or property. At present, trade unions not registered under the trade-union acts of 1871 and 1876, may sue defaulting treasurers under the act of 1868, but can not recover money or property.

The main protection for the benefit and other funds of British trade unions is based on the provisions of the trade-union acts of 1871 and 1876. By these acts, "the real or personal estate of any branch of a trade union shall be vested in the trustees of such branch," or "the trustees of the trade union if the rules of the trade union so provide."

All unions which have been formed by the amalgamation of local unions, are enabled to create large central funds for the payment of benefits and other purposes, as well as for reserve funds for special purposes. Under the acts of 1871 and 1876 provision is made for the appointment and removal of trustees, for the registration of unions in more than one county, and for the establishment of jurisdiction in cases of offenses, etc.

In order to obtain the right to be registered, and thus secure the privilege of suing to recover funds from defaulting treasurers, the unions must deposit their rules, which rules must provide detailed information as to benefits, fines, and forfeitures, and the conditions under which the rules may be amended. Provision is also made in the law for the investment of funds and for the appointment of trustees, other officials, and committees for this purpose.

In the beginning, a large part of the trade-union funds were placed in the post-office savings banks, but, as the amount of these funds is now too large, the unions are seeking other fields of investment. The law permits investment with practically no restriction except in the amount of land purchased, which may not exceed more than 1 acre for each branch of the union.

In 1893, a law was passed entitled "The Trade Union (Provident Funds) Act, 1893," by which the funds of trade unions devoted to provident purposes were exempted from the income tax. This exemption had already been secured for industrial and provident

societies, charitable institutions, loan societies, and building societies, but although since 1850 trade unions were also furnishing provident benefits on a considerable scale, the exemption did not extend to them. According to this act, the expression "provident" benefits "means and includes any payment made to a member during sickness or incapacity from personal injury, or while out of work; or to an aged member by way of superannuation, or to a member who has met with an accident or has lost his tools by fire or theft; or a payment in discharge or aid of funeral expenses on the death of a member or the wife of a member; or as provision for the children of the deceased member, where the payment in respect whereof exemption is claimed is a payment expressly authorized by the registered rules of the trade union claiming the exemption."([a])

The peculiar status of benefit features of trade unions is established by section 4 of the Trade Union Act of 1871. This section provides that "nothing in this act shall enable any court to entertain any legal proceedings instituted with the object of directly enforcing or recovering damages for the breach of any of the following agreements." Among these agreements are "any agreement for the payment by any person of any subscription or penalty to a trade union," and "any agreement for the application of the funds of a trade union to provide benefits to members." It is expressly stipulated, however, that "nothing in this section shall be deemed to constitute any of the above-mentioned agreements unlawful."

According to this act the union can not be compelled under any circumstances whatsoever, to pay benefits to members or to fulfill any agreement, into which it may have entered, to do so. In two Scotch cases (M'Kernan *v.* United Operative Masons' Association, 1 R., 4th series, 453, and Shanks *v.* the same, ibid., p. 823), the court was unanimous that these words prevented it from entertaining an action against a trade union for compensation for an accident to a member. With regard to the question as to whether there was anything in the section to prevent an injunction, issued against the trustees of a branch, prohibiting it from applying funds for purposes other than those specified in the rules, the courts have not been unanimous.([b])

Under the law as it stands at present the union can not sue a member for nonpayment of dues, fines, or penalties, but must proceed against him by means of exclusion or some other punishment. What is still more important, a member who has been paying his contributions regularly for no matter how long a period is not entitled under

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[a] See The Trade Union (Provident Funds) Act, 1893, in Trade Union Law and Cases, Cohen and Howell, London, 1901, p. 187.

[b] See Amalgamated Society of Railway Servants for Scotland *v.* The Motherwell Branch of the Society, 1880; Duke *v.* Littleboy, Cohen and Howell, Trade Union Law, p. 59.

the law to sue for the recovery of this benefit. The union incurs no legal obligation to pay such benefits, and it therefore follows that the union may at its will and pleasure increase, decrease, or absolutely abolish any benefit, no matter how long the custom of paying it has been observed. It also follows that the union may devote money intended for the payment of benefits to any other legal purpose which it desires, and there is no redress nor remedy for the person who fails to recover, even when funds are set aside for a special purpose, as in the case of superannuation reserve funds. No power resides in the hands of a member or group of members to prevent the regularly elected officials of the organization from expending this money for another purpose foreseen by the rules of the union.

The trade union is forbidden, by the Friendly Societies Act of 1896, to "insure or pay upon the death of a child under five years of age any sum of money which, added to any amount payable on the death of that child by any other society or branch, exceeds £6 [$29.20], or on the death of a child under ten years of age any sum of money which, added to any amount payable on the death of that child by any other society or branch, exceeds £10 [$48.67]." No trade union, moreover, shall "pay any sum on the death of a child under 10 years of age except to the parent of the child, or to the personal representative of the parent."

Until the recent Taff Vale decision it was believed that the funds of trade unions were entirely exempt from attachment arising from suits brought by members of the organization or by others. "The danger of any member having power to take legal proceedings, to worry them by litigation and cripple them by legal expenses, or to bring a society within the scope of the insolvency and bankruptcy law, became very apparent. The junta easily realized, when their advisers explained the position, that mere legalization would place the most formidable weapon in the hands of unscrupulous employers. To avoid this difficulty Mr. Harrison proposed the ingenious plan of bringing the trade union under the Friendly Societies Acts, so far as regards the protection of its funds against theft or fraud, whilst retaining to the full the exceptional legal privilege of being incapable of being sued or otherwise proceeded against as a corporate entity." ([a]) Since the Taff Vale decision this exemption from liability has been construed as nonexistent, and the unions are now endeavoring to secure additional legislation to safeguard their accumulations.

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[a] See Webb's History of Trade Unionism, new edition, 1902, pp. 254, 255.

The following tables show, for a series of years, the expenditures for various benefits of several of the more important unions in the United Kingdom:

EXPENDITURE FOR VARIOUS BENEFITS BY THE UNITED SOCIETY OF BOILER MAKERS AND IRON SHIPBUILDERS, 1867 TO 1903.

[From the Annual Report of the United Society of Boiler Makers and Iron Shipbuilders for 1903, pages xiv and xv. In some instances the benefits per member given in this table differ slightly from the results of a division of the yearly amount by the number of members. The averages given, however, are the equivalents of the figures given in the source quoted.]

Year.	Number of members.	Expenditure for—									
		Sickness.		Funeral.		Surgeons.		Travel.		Home donation.	
		Total.	Per member.	Total.	Per member.	Total.	Per member.	Total.	Per member.	Total.	Per member.
1867..	6,405	$22,420	$3.19	$4,721	$0.64	$5,937	$0.80	$51,322	$6.93	$2,073	$0.28
1868..	7,311	19,748	2.88	4,594	.67	5,095	.74	10,979	1.60	1,251	.18
1869..	6,298	20,361	3.23	5,538	.88	4,769	.76	7,305	1.16	1,367	.22
1870..	7,261	19,218	2.83	5,178	.77	5,236	.77	8,628	1.27	749	.11
1871..	8,893	20,984	2.83	5,645	.66	6,171	.76	6,609	.81	530	.06
1872..	11,523	20,848	2.03	5,738	.56	8,112	.79	2,462	.24	647	.06
1873..	13,137	22,493	1.82	6,901	.56	9,582	.78	5,309	.43	472	.04
1874..	14,715	27,622	1.88	7,767	.53	10,945	.74	13,592	.92	1,567	.11
1875..	16,191	41,570	2.81	9,344	.60	12,205	.81	53,741	3.48	4,536	.29
1876..	17,469	46,436	2.76	9,232	.55	13,315	.79	63,454	3.77	23,145	1.36
1877..	19,660	47,653	2.50	9,387	.49	14,278	.51	60,568	3.18	10,979	.58
1878..	18,584	56,748	3.05	10,400	.55	14,400	.78	95,033	5.37	8,254	.44
1879..	16,988	59,230	3.48	11,577	.68	12,449	.73	103,374	6.08	52,237	3.07
1880..	17,688	50,865	2.87	11,003	.62	11,899	.67	53,911	3.04	40,728	2.30
1881..	20,676	42,869	2.11	11,602	.55	13,310	.52	2,146	.11	8,585	.41
1882..	27,408	53,906	2.25	12,779	.52	16,381	.67	3,436	.12	136	.005
1883..	28,477	65,761	2.30	17,495	.61	18,347	.64	2,112	.07	15,432	.54
1884..	28,730	88,517	3.08	17,797	.62	18,970	.66	(a)	(a)	278,388	9.69
1885..	28,212	92,064	3.26	17,782	.63	18,172	.64	(a)	(a)	208,875	7.40
1886..	26,776	85,062	3.17	16,746	.62	16,746	.62	(a)	(a)	181,423	6.77
1887..	25,100	83,533	3.33	16,668	.62	16,420	.62	(a)	(a)	107,866	4.30
1888..	26,545	73,781	2.78	14,390	.54	17,023	.64	(a)	(a)	34,800	1.40
1889..	29,993	73,470	2.44	19,432	.64	20,045	.66	(a)	(a)	16,965	.56
1890..	32,926	89,261	2.71	22,430	.68	22,683	.68	(a)	(a)	55,206	1.68
1891..	36,996	97,676	2.64	24,011	.65	24,045	.65	(a)	(a)	88,215	2.39
1892..	39,004	107,438	2.75	24,342	.63	25,379	.65	(a)	(a)	171,870	4.41
1893..	38,238	124,889	3.26	25,890	.67	25,364	.66	(a)	(a)	224,360	5.87
1894..	39,228	118,548	3.04	26,673	.68	26,620	.68	(a)	(a)	235,427	6.03
1895..	39,629	135,936	3.43	25,252	.63	24,610	.62	(a)	(a)	187,020	4.71
1896..	40,776	115,521	2.82	23,773	.52	28,070	.68	(a)	(a)	170,211	4.17
1897..	42,178	120,412	2.84	26,994	.64	29,481	.70	(a)	(a)	172,347	4.14
1898..	43,905	130,067	2.96	28,712	.65	29,282	.66	(a)	(a)	86,877	1.99
1899..	47,417	139,192	2.94	32,163	.68	32,508	.68	(a)	(a)	55,410	1.17
1900..	47,670	147,129	3.08	34,937	.73	33,837	.71	(a)	(a)	66,131	1.22
1901..	48,113	171,374	3.55	33,399	.69	36,737	.76	(a)	(a)	118,480	2.46
1902..	48,370	202,198	4.18	36,572	.76	36,314	.75	(a)	(a)	275,113	5.69
1903..	48,582	221,873	4.56	35,404	.73	37,784	.78	(a)	(a)	350,008	7.21

a Included with home donation.

EXPENDITURE FOR VARIOUS BENEFITS BY THE UNITED SOCIETY OF BOILER MAKERS AND IRON SHIPBUILDERS, 1867 TO 1903—Concluded.

Year.	Expenditure for—								Balance at end of year.
	Superannuation.		Fares to jobs.		Bonuses.		Disputes.		
	Total.	Per member.	Total.	Per member.	Total.	Per member.	Total.	Per member.	
1867	$2,467	$0.33	$156	$0.02	$681	$0.09	$3,908	$0.53	$7,266
1868	3,129	.46	146	.02	195	.03	326	.05	4,248
1869	4,034	.64	63	.01	1,168	.18	131	.02	25,564
1870	5,577	.83	175	.03	1,071	.16	282	.04	44,621
1871	6,706	.79	146	.02	1,168	.14	6,609	.83	68,004
1872	5,801	.56	574	.06	1,095	.11	4,190	.41	122,290
1873	5,460	.44	686	.06	876	.07	1,367	.11	190,660
1874	5,781	.39	618	.04	73	.01	5,158	.40	253,477
1875	5,572	.35	521	.04	1,947	.13	22,678	1.47	249,223
1876	5,193	.30	535	.03	5,353	.31	14,556	.86	220,633
1877	5,932	.31	565	.03	7,300	.45	67,182	3.54	181,425
1878	6,443	.34	608	.03	8,760	.47	33,900	1.72	138,788
1879	7,689	.45	297	.02	978	.06	34,596	2.03	44,747
1880	8,959	.50	895	.05	5,747	.32	19,899	1.12	113,361
1881	11,217	.55	1,202	.05	6,132	.28	3,460	.17	244,675
1882	12,526	.52	1,470	.06	6,570	.27	8,039	.33	395,863
1883	13,612	.46	1,723	.06	8,030	.28	13,519	.27	528,237
1884	15,018	.52	822	.03	11,509	.40	27,053	.94	292,314
1885	16,400	.58	706	.02	7,713	.27	17,485	.62	186,471
1886	19,846	.74	652	.02	14,152	.53	8,205	.31	106,553
1887	22,663	.90	725	.03	8,833	.35	5,504	.22	121,669
1888	23,938	.91	1,095	.04	15,037	.56	22,060	.82	258,062
1889	24,415	.82	2,200	.07	15,354	.51	21,656	.73	491,012
1890	24,732	.75	1,270	.04	9,894	.30	6,156	.19	724,396
1891	24,693	.65	1,202	.03	10,122	.27	7,212	.18	893,660
1892	25,350	.65	3,280	.08	20,780	.53	11,777	.29	944,447
1893	26,678	.69	1,119	.03	33,822	.88	8,847	.23	839,729
1894	27,432	.70	565	.01	24,381	.87	7,173	.18	766,702
1895	30,274	.76	735	.02	43,823	1.11	21,963	.55	749,667
1896	32,620	.80	852	.02	21,802	.53	13,860	.34	854,363
1897	36,095	.85	1,479	.03	35,146	.83	29,987	.72	901,640
1898	38,197	.87	1,796	.04	26,206	.59	5,786	.13	1,145,803
1899	64,087	1.35	1,032	.02	25,014	.53	4,273	.09	1,417,757
1900	69,640	1.46	1,105	.02	20,439	.43	161	.004	1,681,030
1901	76,078	1.58	2,404	.05	20,439	.42	6,857	.15	1,932,850
1902	89,349	1.86	1,372	.03	24,688	.51	1,114	.02	2,020,028
1903	102,917	2.12	1,513	.03	38,990	.80	5,908	.12	1,933,188

AVERAGE NUMBER OF MEMBERS ON BENEFIT, AND INCOME AND EXPENDITUR
OF THE AMALGAMATED SOCIETY OF ENGINEERS, 1851 TO 1903.

[From the Fifty-third Annual Report of the Amalgamated Society of Engineers for 1903, pages x and xli. In some instances the benefits per member given in this table differ slightly from the resul of a division of the yearly amount by the number of members. The averages given, however, ar the equivalents of the figures given in the source quoted.]

Year.	Number of members at end of year.	Average members on each benefit.					
		Unemployed.		Sick.		Superannuation.	
		Per month.	Per cent of total at end of year.	Per month.	Per cent of total at end of year.	Per month.	Per cent of total at end o year.
1851	11,829	193	1.6	171	1.4	11	0.
1852	9,737	823	8.5	145	1.5	26	.
1853	10,757	87	.8	164	1.5	35	.
1854	11,617	158	1.4	177	1.5	38	.
1855	12,553	441	3.5	210	1.7	42	.
1856	13,405	434	3.2	225	1.7	53	.
1857	14,229	529	3.7	247	1.7	58	.
1858	15,194	1,499	9.9	358	2.4	77	.
1859	17,790	610	3.4	307	1.7	110	.
1860	20,935	256	1.2	329	1.6	125	.
1861	22,862	724	3.2	388	1.7	130	.
1862	24,234	1,590	6.6	435	1.8	139	.
1863	26,058	1,412	5.4	508	1.9	168	.
1864	28,815	658	2.3	524	1.8	196	.
1865	30,984	560	1.8	555	1.8	251	.
1866	33,007	808	2.4	554	1.7	250	.
1867	33,325	2,209	6.6	632	1.9	280	.
1868	33,474	2,777	8.3	690	2.1	330	.
1869	33,539	2,619	7.8	703	2.1	368	1.
1870	34,711	1,466	4.2	732	2.1	408	1.
1871	37,790	510	1.3	740	2.0	416	1.
1872	41,075	397	1.0	698	1.7	414	1.
1873	42,382	465	1.1	711	1.7	437	1.
1874	43,150	674	1.6	785	1.8	449	1.
1875	44,032	1,077	2.4	862	1.9	487	1.
1876	44,578	1,627	3.6	906	2.0	541	1.
1877	45,071	2,118	4.7	934	2.1	604	1.
1878	45,408	2,974	6.5	987	2.2	696	1.
1879	44,078	5,879	13.3	1,098	2.4	799	1.
1880	44,692	2,646	5.9	1,005	2.2	928	2.
1881	46,101	1,630	3.5	1,042	2.2	1,029	2.
1882	48,388	889	1.8	1,069	2.2	1,162	2.
1883	50,418	1,177	2.3	1,117	2.2	1,235	2.
1884	50,681	2,591	5.1	1,168	2.3	1,338	2.
1885	51,689	3,240	6.3	1,275	2.4	1,405	2.
1886	52,019	3,859	7.4	1,291	2.5	1,480	2.
1887	51,869	3,292	6.3	1,287	2.5	1,553	3.
1888	53,740	2,239	4.2	1,345	2.5	1,641	3.
1889	60,728	1,208	2.0	1,352	2.2	1,755	2.
1890	67,928	1,126	1.7	1,551	2.3	1,871	2.
1891	71,221	2,156	3.0	1,783	2.5	1,967	2.
1892	70,909	4,879	6.9	1,732	2.4	2,100	3.
1893	73,526	5,924	8.1	1,798	2.4	2,312	3.
1894	75,510	6,454	8.5	1,800	2.4	2,430	3.
1895	79,135	4,969	6.3	2,049	2.6	2,604	3.
1896	87,313	2,708	3.1	1,893	2.2	2,774	3.
1897	91,944	13,612	14.8	2,160	2.3	3,006	3.
1898	83,564	6,851	8.2	1,845	2.2	3,193	3.
1899	84,957	2,056	2.4	2,045	2.4	3,438	4.
1900	87,672	1,785	2.0	2,114	2.4	3,602	4.
1901	90,943	2,357	2.6	2,042	2.2	3,849	4.
1902	93,252	3,716	4.0	2,150	2.3	4,225	4.
1903	95,403	3,839	4.0	2,208	2.3	4,386	4.

AVERAGE NUMBER OF MEMBERS ON BENEFIT AND INCOME AND EXPENDITURE OF THE AMALGAMATED SOCIETY OF ENGINEERS, 1851 TO 1903—Concluded.

Year.	Annual income.		Chief sources of income.			Annual expenditure.		Contributions per member to General Federation of Trade Unions.
	Total.	Per member.	Contributions, fines, and levies.	Entrance fees.	Interest on funds.	Total.	Per member.	
1851	$107,584	$8.09	$95,666	$10,940	$662	$55,906	$4.72	.....
1852	256,007	15.68	152,759	2,433	749	229,816	23.60	.....
1853	120,694	10.28	110,562	9,373	521	60,792	5.65	.....
1854	135,182	10.71	124,354	8,015	1,669	79,752	7.11	.....
1855	145,202	10.60	133,074	8,400	2,701	113,608	9.05	.....
1856	158,161	10.80	144,778	7,835	4,540	121,502	9.06	.....
1857	169,831	10.87	155,426	8,210	5,300	146,866	10.27	.....
1858	166,060	9.93	150,832	8,239	6,161	251,676	16.57	.....
1859	208,447	10.67	189,784	13,237	3,153	176,922	9.95	.....
1860	255,949	11.11	237,514	16,595	4,127	142,238	6.79	.....
1861	273,171	10.99	251,316	12,809	6,818	208,963	9.14	.....
1862	281,201	10.73	261,248	11,344	7,689	309,339	12.76	.....
1863	301,596	10.79	281,172	11,894	7,047	303,572	11.66	.....
1864	345,794	11.03	317,763	16,171	9,694	250,712	8.72	.....
1865	376,536	11.15	345,400	14,955	13,412	239,296	7.73	.....
1866	404,907	11.12	367,109	16,293	17,802	294,170	8.91	.....
1867	419,760	11.61	383,495	10,064	14,600	482,080	14.47	.....
1868	405,112	11.23	380,930	7,757	12,322	531,952	11.02	.....
1869	401,029	11.24	377,392	9,037	11,066	510,637	15.23	.....
1870	415,254	11.27	390,955	12,079	8,278	384,643	11.08	.....
1871	444,170	10.89	411,750	20,707	8,458	279,395	7.39	.....
1872	512,817	16.37	472,766	23,705	12,492	308,487	7.51	.....
1873	534,385	11.67	496,300	17,544	18,741	320,581	7.56	.....
1874	576,953	12.26	529,242	15,295	24,357	391,700	9.07	.....
1875	584,097	12.23	538,551	14,692	26,824	458,215	10.41	.....
1876	584,982	12.06	538,838	13,213	28,990	531,461	11.93	.....
1877	589,893	11.96	539,106	12,205	29,180	587,898	13.04	.....
1878	602,867	12.16	552,275	12,911	30,630	715,215	15.75	.....
1879	658,277	13.92	613,452	10,142	27,379	1,195,203	27.12	.....
1880	623,141	13.11	585,995	13,198	19,622	674,638	15.10	.....
1881	644,840	13.10	603,976	16,439	17,719	565,940	12.28	.....
1882	605,432	11.57	560,504	21,593	17,018	496,242	10.29	.....
1883	655,269	12.01	605,899	20,911	20,347	599,626	11.95	.....
1884	766,396	14.19	719,356	14,103	19,967	838,011	16.53	.....
1885	703,886	12.85	664,341	15,028	17,987	911,554	17.62	.....
1886	846,464	15.59	810,944	13,237	13,831	880,661	16.89	.....
1887	918,820	17.06	885,041	12,546	12,035	853,409	16.45	.....
1888	971,996	16.45	884,160	18,050	13,067	759,578	14.13	.....
1889	893,738	13.69	831,534	37,920	16,103	645,502	10.63	.....
1890	892,852	13.14	819,275	44,300	21,213	748,171	11.01	.....
1891	923,530	13.05	852,708	29,311	25 325	934,519	13.12	.....
1892	1,195,538	16.86	1,140,805	19,164	26,693	1,307,025	18.43	.....
1893	1,290,664	17.56	1,235,609	22,546	23,578	1,372,859	18.67	.....
1894	1,306,027	17.30	1,260,200	16,828	21,807	1,370,037	18.14	.....
1895	1,445,151	18.26	1,389,123	20,624	20,006	1,356,274	17.13	.....
1896	1,692,895	19.38	1,610,403	37,141	21 198	1,207,379	13.82	.....
1897	2,722,164	29.60	2,150,701	28,002	30,513	3,359.827	36.54	.....
1898	2,193,463	26.25	1,843,343	16,517	16,536	2,031,554	24.33	.....
1899	1,577,291	18.56	1,520,387	21,836	16,347	1,095 284	12.89	.....
1900	1,623,245	18.51	1,544,335	23,247	39,151	1,139,705	13.00	$0.39
1901	1,688,875	18.56	1,593,034	24,449	54,636	1,268,380	13.56	.37
1902	1,719,879	18.44	1,611,814	21,870	69,898	1,457,030	15.26	.32
1903	1,764,408	18.52	1,638,142	22,955	82,570	1,491,602	15.63	.34

EXPENDITURE FOR VARIOUS BENEFITS BY THE AMALGAMATED SOCIETY OF ENGINEERS, 1851 TO 1903.

[From the Fifty-third Annual Report of the Amalgamated Society of Engineers for 1903, pages lxiii and lxiv. In some instances the benefits per member given in this table differ slightly from the result of a division of the yearly amount by the number of members. The averages given, however, are the equivalents of the figures given in the source quoted.]

Year.	Members.	Expenditure for—									
		Donations, etc.		Sickness.		Superannuation.		Accident.		Funeral.	
		Total.	Per member.	Total.	Per member.	Total.	Per member.	Total.	Per member.	Total.	Per member.
1851..	11,829	$24,873	$2.10	$13,670	$1.16	$584	$0.05	$1,703	$0.15	$4,122	$0.38
1852..	9,737	227,120	19.72	18,439	1.73	1,874	.17	1,703	.17	4,852	.46
1853..	10,757	12,760	1.19	19,695	1.83	2,448	.23	973	.09	6,346	.59
1854..	11,617	21,237	1.83	20,595	1.77	2,521	.22	487	.04	6,302	.54
1855..	12,553	59,751	4.75	24,551	1.96	2,847	.23	1,460	.12	6,326	.51
1856..	13,405	62,306	4.65	25,754	1.92	3,475	.26	2,190	.16	7,597	.57
1857..	14,299	68,910	4.82	29,102	2.03	4,370	.30	5,596	.39	7,752	.54
1858..	15,194	172,225	11.33	32,985	2.17	7,052	.47	6,813	.45	11,441	.76
1859..	17,790	77,197	4.34	39,389	2.21	10,263	.58	2,920	.17	12,395	.69
1860..	20,935	38,158	1.82	40,981	1.96	11,534	.55	4,380	.21	11,543	.55
1861..	22,862	99,637	4.36	47,770	2.09	11,869	.52	3,407	.15	14,590	.64
1862..	24,234	190,358	7.85	52,787	2.18	12,916	.53	5,840	.28	14,750	.61
1863..	26,058	158,906	6.11	61,221	2.35	15,110	.58	8,760	.33	17,485	.67
1864..	28,815	79,932	2.77	66,243	2.30	18,989	.66	5,353	.19	19,096	.66
1865..	30,984	68,472	2.21	67,085	2.17	25,228	.81	8,760	.28	23,783	.77
1866..	33,007	110,869	8.23	66,729	2.02	25,462	.77	7,786	.23	25,885	.79
1867..	33,325	283,440	8.51	75,708	2.27	29,111	.87	4,867	.15	25,705	.77
1868..	33,474	316,220	9.44	82,692	2.47	34,664	1.03	4,867	.15	24,571	.73
1869..	33,539	291,893	8.70	86,512	2.58	39,200	1.17	7,786	.23	27,252	.81
1870..	34,711	159,169	4.59	88,546	2.55	43,769	1.26	7,786	.22	28,187	.81
1871..	37,790	60,135	1.59	90,011	2.38	43,516	1.15	3,407	.09	30,197	.80
1872..	41,075	74,832	1.82	90,337	2.20	44,363	1.08	5,353	.13	30,528	.75
1873..	42,382	75,732	1.78	87,704	2.07	46,120	1.09	8,760	.21	31,958	.76
1874..	43,150	102,649	2.38	97,398	2.26	50,758	1.18	6,326	.15	32,528	.76
1875..	44,032	153,587	3.49	109,472	2.48	54,062	1.23	8,760	.20	38,392	.87
1876..	44,578	219,168	4.91	113,107	2.53	61,016	1.36	5,353	.12	36,689	.82
1877..	45,071	265,078	5.88	113,180	2.51	67,440	1.50	10,706	.24	37,273	.83
1878..	45,408	367,674	8.10	117,059	2.58	76,443	1.68	7,300	.16	38,319	.84
1879..	44,078	729,639	16.55	129,030	2.93	86,283	1.96	8,760	.20	35,949	.82
1880..	44,692	302,273	6.76	117,779	2.64	101,992	2.28	9,246	.21	31,890	.71
1881..	46,101	194,743	4.22	124,933	2.71	114,480	2.48	12,166	.26	38,265	.83
1882..	48,388	112,139	2.32	127,853	2.65	128,042	2.66	8,760	.18	37,219	.77
1883..	50,418	171,554	3.42	133,576	2.66	138,676	2.76	7,300	.15	41,949	.84
1884..	50,681	303,232	5.99	141,489	2.79	148,521	2.93	10,220	.20	40,163	.80
1885..	51,689	382,843	7.41	150,263	2.90	158,687	3.07	8,760	.17	42,285	.82
1886..	52,019	420,758	9.24	148,243	3.26	165,223	3.63	7,056	.15	43,219	.95
1887..	51,869	391,549	7.55	151,533	2.92	175,987	3.41	9,003	.17	43,901	.85
1888..	53,740	266,392	4.96	156,507	2.91	186,596	3.46	14,857	.27	45,653	.82
1889..	60,728	144,696	2.38	150,823	2.48	195,487	3.22	10,594	.17	45,205	.75
1890..	67,928	163,145	2.40	179,832	2.64	208,179	3.06	9,198	.14	56,607	.83
1891..	71,221	289,318	4.06	203,230	2.85	215,201	3.02	7,597	.11	58,690	.82
1892..	70,909	646,782	9.12	195,633	2.75	230,614	3.25	9,533	.11	55,415	.78
1893..	73,526	661,873	9.00	211,985	2.88	253 832	3.45	19,466	.26	63,148	.86
1894..	75,510	688,439	9.12	201,103	2.66	269 760	3.57	9,246	.12	54,023	.71
1895..	79,134	530,191	6.70	229,694	2.90	287,075	3.63	13,140	.16	60,223	.76
1896..	87,313	323,311	3.70	215,961	2.47	310,225	3.55	9,782	.11	62,286	.73
1897..	91,944	1,368,348	14.88	205,201	2.23	334,621	3.64	13,578	.15	61,975	.67
1898..	83,564	588,233	7.04	207,182	2.47	363 469	4.35	12,862	.15	65,221	.78
1899..	84,957	227,738	2.68	226,117	2.66	385,680	4.54	6,847	.08	67,888	.80
1900..	87,672	213,596	2.43	239,106	2.73	407,842	4.65	10,735	.12	69,635	.80
1901..	90,943	278,198	3.04	232,249	2.56	439,878	4.84	7,747	.08	69,717	.77
1902..	93,252	423,527	4.54	236,809	2.54	466,050	4.99	10,220	.11	67,347	.72
1903..	95,403	424,597	4.45	236,303	2.48	493,556	5.17	17,519	.19	62,802	.66

EXPENDITURE FOR VARIOUS BENEFITS BY THE AMALGAMATED SOCIETY OF ENGINEERS, 1851 TO 1903—Concluded.

Year.	Expenditure for—				Amount of fund at end of year.			
	Benevolent fund.		Assistance to others.		General fund.		Superannuation and reserve fund.	Total.
	Total.	Per member.	Total.	Per member.	Total.	Per member.		
1851					$105,629	$8.92		
1852					34,568	2.69		
1853			$1,440	$0.13	86,686	8.06		
1854	$881	$0.08	5,231	.45	98,316	8.47		
1855	720	.06	706	.06	173,710	13.84		
1856	1,348	.10	973	.07	210,271	15.68		
1857	866	.06	1,280	.09	233,335	16.32		
1858	511	.04	939	.06	147,716	9.71		
1859	1,533	.09	12,779	.72	179,243	10,07		
1860	1,338	.07	6,740	.32	292,954	13.99		
1861	1,917	.09	2,175	.10	357,192	15.61		
1862	5,285	.22	1,937	.13	329,052	13.58		
1863	7,426	.28	1,363	.05	328,052	12.59		
1864	5,329	.19	3,110	.11	423,131	14.69		
1865	3,991	.13	2,278	.07	561,194	18.12		
1866	4,141	.13	6,618	.19	672,129	20.36		
1867	10,945	.33	2,920	.09	609,593	18.29		
1868	14,726	.44			480,173	14.35		
1869	11,441	.34	243	.01	370,712	10.98		
1870	8,088	.23	1,869	.06	401,327	11.56		
1871	6,039	.16	146	.01	566,102	14.98		
1872	6,507	.16	1,445	.04	770,434	18.76		
1873	6,988	.17	3,377	.08	977,792	23.07		
1874	9,280	.21	7,100	.17	1,163,043	26.95		
1875	13,320	.30	17,480	.40	1,287,880	29.24		
1876	18,274	.41	8,833	.20	1,339,002	30.04		
1877	19,383	.43	7,373	.16	1,339,602	29.72		
1878	19,899	.44	13,047	.29	1,224,778	26.97		
1879	31,039	.70	100,133	2.27	686,743	15.58		
1880	16,901	.38	21,140	.47	633,005	14.16		
1881	9,986	.22	2,482	.06	710,301	15.41		
1882	9,397	.19	1,893	.04	818,547	16.92		
1883	11,169	.22	23,238	.46	866,847	17.19		
1884	16,045	.31	100,148	1.95	792,113	15.63		
1885	20,245	.39	47,074	.91	579,748	11.21		
1886	16,356	.35	1,577	.04	543,485	10.45		
1887	12,429	.24	2,954	.06	608,896	11.74		
1888	10,020	.19	540	.01	772,654	14.38		
1889	9,976	.16	9,344	.15	1,020,893	16.81		
1890	11,305	.17	27,681	.41	1,165,572	17.16		
1891	11,504	.17	44,125	.62	1,154,584	16.21		
1892	21,087	.29	21,198	.29	1,043,107	14.71		
1893	28,698	.39	23,690	.32	904,459	12.30	$56,451	$960,910
1894	28,693	.38	7,631	.10	783,964	10.38	114,401	898,365
1895	18,527	.24	79,582	1.00	830,116	10.49	172,946	1,003,062
1896	12,959	.15	133,522	1.53	1,236,854	14.18	249,970	[a] 1,488,576
1897	10,385	.11	582,578	6.33	512,318	5.57	338,600	850,918
1898	13,548	.16	166,201	1.99	586,186	7.02	426,637	1,012,823
1899	10,833	.13	26,318	.31	974,800	11.47	520,034	1,494,834
1900	10,565	.12	6,847	.08	1,359,633	15.51	618,743	1,978,376
1901	12,278	.13	12,298	.13	1,665,553	18.31	730,500	2,396,053
1902	15,806	.14	3,772	.04	1,808,137	19.38	850,762	2,658,899
1903	17,918	.19	11,616	.12	1,952,481	20.46	979,223	2,931,704

[a] This is not the correct total of the figures shown for the general fund and the superannuation reserve fund, but is the equivalent of the amount given in the source quoted.

EXPENDITURE FOR VARIOUS BENEFITS BY THE AMALGAMATED UNION OF CABINETMAKERS, 1876 TO 1903.

[From the Seventieth Annual Report of the Amalgamated Union of Cabinetmakers for 1903, pages 6 and 7.]

Year.	Expenditure for—								
	Travel.	Out of work.		Sickness.	Funeral.	Superannuation.	Insurance.	Emigration.	Total.
		Clause 1.	Clauses 6 and 7.						
1876	$986	$3,686	$7,920	$4,771	$1,404	$854	$156	$7	$19,784
1877	1,578	7,194	4,189	5,973	1,658	1,034	70	36	21,732
1878	2,193	10,685	1,480	5,998	1,947	1,517	302	10	24,132
1879	2,975	15,631	1,681	5,842	2,097	1,578	383	163	30,350
1880	1,778	8,668	191	4,219	1,818	238	126	139	17,177
1881	1,081	7,318	344	4,317	1,561	62	387	100	15,170
1882	1,153	7,173	480	4,430	2,201	63	782	221	16,503
1883	951	5,117	80	4,554	1,250	.....	102	202	12,256
1884	1,114	7,020	223	3,477	1,023	.....	502	129	13,488
1885	968	8,416	565	3,305	994	.....	451	78	14,777
1886	707	6,860	90	2,898	793	.....	66	51	11,465
1887	370	5,523	879	2,975	1,109	.....	36	134	11,026
1888	253	4,083	538	2,543	1,125	.....	348	12	8,902
1889	197	2,886	95	2,283	1,157	63	451	105	7,237
1890	233	2,394	4,886	2,776	1,285	63	158	.....	11,795
1891	183	4,091	664	3,503	959	105	982	32	10,519
1892	301	4,900	322	3,705	871	228	352	27	10,706
1893	338	5,823	1,378	3,934	1,382	276	266	5	13,402
1894	247	6,141	363	3,163	1,334	360	83	24	11,715
1895	228	5,686	288	4,272	1,190	618	1,201	19	13,502
1896	121	3,220	853	3,688	1,239	791	1,706	24	[a] 11,639
1897	123	3,026	436	3,809	1,146	894	262	.....	9,696
1898	251	3,347	2,084	4,422	1,138	1,382	204	32	12,860
1899	256	3,632	344	5,105	1,343	1,488	219	66	12,453
1900	447	6,117	505	5,407	1,866	1,635	696	48	16,721
1901	703	8,403	1,864	5,025	1,560	1,897	727	36	[a] 20,213
1902	640	8,597	314	5,720	1,314	2,574	673	122	19,954
1903	645	9,673	1,364	5,073	1,217	3,013	1,100	202	[a] 22,584

[a] This is not the correct total of the items shown, but is the equivalent of the amount given in the source quoted.

EXPENDITURE FOR VARIOUS BENEFITS BY THE NATIONAL AMALGAMATED SOCIETY OF OPERATIVE HOUSE AND SHIP PAINTERS AND DECORATORS, 1887 TO 1903.

[From the Eighteenth Annual Report of the National Amalgamated Society of Operative House and Ship Painters and Decorators, page 22.]

Year.	Expenditure for—								
	Unemployed.	Sickness.	Funeral.	Superannuation.	Benevolent grants.	Grants to other trades.	Trade privileges.	Permanent and partial disablement.	Total.
1887	$2,149	$3,157	$1,767	$1,197	$13	$58	$59	$292	$8,692
1888	6,511	1,993	792	824	127	34	373	146	10,800
1889	6,973	2,334	1,074	875	154	83	121	146	11,760
1890	7,247	2,824	1,253	802	122	24	674	292	13,288
1891	8,086	3,819	1,733	840	185	122	916	706	16,407
1892	12,848	4,362	2,759	1,061	314	185	1,905	292	23,726
1893	17,116	5,156	2,205	1,181	342	158	5,092	292	31,542
1894	20,819	5,651	2,360	1,150	442	99	5,435	243	36,199
1895	27,081	5,793	3,156	1,097	456	184	780	1,071	39,618
1896	19,531	6,322	2,956	1,088	652	424	1,048	243	32,264
1897	22,474	7,299	2,883	1,372	689	716	2,753	779	38,965
1898	23,233	8,384	3,467	1,688	759	423	1,692	1,582	41,228
1899	22,686	10,013	3,996	1,770	1,420	484	3,064	2,312	45,745
1900	35,558	14,475	4,868	2,028	1,499	80	8,740	1,655	68,903
1901	53,576	14,136	5,200	1,877	1,528	384	8,740	3,552	88,993
1902	58,627	15,018	5,254	1,905	1,692	277	8,852	2,093	93,718
1903	60,754	16,095	5,003	2,466	2,123	34	7,165	4,161	97,801

EXPENDITURES FOR VARIOUS BENEFITS BY THE UNITED KINGDOM SOCIETY OF COACH MAKERS, 1867 TO 1903.

[From the Two Hundred and Twenty-first Quarterly Report and Journal of the United Kingdom Society of Coach Makers for November, 1903, pages 52 and 53. In some instances the benefits per member given in this table differ slighly from the result of a division of the yearly amount by the number of members. The averages given, however, are the equivalents of the figures given in the source quoted.]

Year.	Members.	Expenditure for—										Balance.	
		Travel.		Unemployed.		Superannuation.		Accident.		Funeral.			
		Total.	Per member.	Total.	Per member.	Total.	Per member.	Total.	Per member.	Total.	Per member.	Total.	Per member.
1867..	5,266	$22,702	$4.31	$2,175	$0.42	$4,117	$0.78	$1,270	$0.24	$8,570	$1.63	$34,731	$6.60
1868..	5,508	24,537	4.45	3,222	.57	4,774	.86	1,236	.22	6,935	1.26	27,265	4.95
1869..	5,719	22,503	3.93	3,231	.56	5,820	1.01	730	.13	7,159	1.25	23,777	4.16
1870..	5,801	23,218	4.00	4,049	.69	6,526	1.13	1,460	.25	6,322	1.09	21,668	3.73
1871..	6,008	17,734	2.95	4,044	.67	6,672	1.07	1,236	.20	8,585	1.32	26,241	4.28
1872..	6,404	12,400	1.94	3,402	.53	6,273	.98	1,484	.23	7,874	1.23	39,799	6.21
1873..	6,807	9,446	1.38	4,399	.64	6,477	.95	1,217	.18	8,190	1.20	57,964	8.51
1874..	7,041	9,645	1.37	7,636	1.08	6,979	.99	2,190	.31	8,049	1.14	72,780	10.34
1875..	7,251	8,772	1.21	8,110	1.12	8,641	1.19	1,217	.17	8,955	1.23	88,226	12.17
1876..	7,652	12,651	1.65	12,549	1.64	10,435	1.36	1,227	.16	7,684	1.00	85,668	9.85
1877..	7,973	15,075	1.89	22,701	2.84	12,751	1.60	2,699	.33	9,222	1.16	72,891	9.17
1878..	8,183	18,055	2.21	27,880	3.41	13,131	1.60	1,244	.15	8,949	1.09	53,455	6.36
1879..	6,908	26,869	3.89	49,976	7.23	13,561	1.96	533	.08	8,229	1.19	.....	.....
1880..	4,989	7,426	1.49	9,538	1.91	8,723	1.74	209	.04	3,751	.75	7,410	1.48
1881..	4,544	5,291	1.16	9,318	2.05	9,636	2.11	1,830	.40	4,122	.91	18,210	3.99
1882..	4,534	4,323	.95	7,982	1.76	11,470	2.53	122	.03	4,439	.98	30,503	6.73
1883..	4,572	3,930	.86	8,530	1.87	11,723	2.56	608	.13	4,849	1.06	42,553	9.32
1884..	4,552	4,981	1.10	9,433	2.07	13,128	2.88	487	.11	4,438	.98	50,027	11.00
1885..	4,560	6,808	1.49	13,571	2.97	14,682	3.22	492	.11	5,094	1.12	48,244	10.58
1886..	4,540	8,620	1.90	16,756	3.69	16,107	3.55	740	.16	4,880	1.07	40,620	8.94
1887..	4,688	6,164	1.31	13,332	2.86	17,631	3.70	369	.08	5,207	1.11	37,057	7.90
1888..	4,790	6,581	1.32	15,883	3.32	19,175	4.00	377	.08	5,234	1.09	31,240	6.52
1889..	4,985	3,810	.76	13,467	2.70	19,326	3.88	492	.10	4,849	.97	32,448	6.39
1890..	5,367	631	.18	11,794	2.20	19,577	3.65	1,046	.19	5,090	.76	42,758	7.95
1891..	5,486	835	.15	11,562	2.10	18,036	3.28	415	.08	7,570	1.38	54,786	9.98
1892..	5,477	1,584	.29	16,923	3.09	18,988	3.46	681	.12	5,517	1.00	64,673	11.81
1893..	5,577	1,366	.24	17,983	3.22	19,275	3.46	268	.05	5,718	1.02	69,376	12.44
1894..	5,591	1,850	.33	19,193	3.43	21,049	3.77	.....	.....	5,833	1.04	71,699	12.83
1895..	5,651	700	.12	18,473	3.26	22,859	4.05	243	.05	4,360	.77	77,988	13.80
1896..	6,191	745	.11	12,131	1.96	23,635	3.82	243	.05	5,183	.86	95,695	15.46
1897..	6,446	659	.10	13,385	2.00	23,813	3.72	730	.11	5,932	.92	111,499	17.30
1898..	6,445	596	.09	12,390	1.92	24,784	3.84	989	.15	5,229	.81	129,975	20.17
1899..	6,668	441	.07	12,088	1.81	25,502	3.82	487	.07	6,227	.93	144,177	21.62
1900..	6,839	452	.07	13,557	1.98	25,557	3.74	27	.005	7,378	1.12	159,053	23.26
1901..	7,075	487	.07	18,509	2.62	26,967	3.81	730	.07	6,074	.86	166,917	23.59
1902..	7,506	914	.12	24,351	3.24	28,435	3.79	501	.07	5,514	.73	162,456	21.64
1903..	7,661	755	.10	28,085	3.67	32,095	4.19	1,217	.16	6,628	.86	150,267	19.61

EXPENDITURE FOR VARIOUS BENEFITS BY THE GENERAL UNION OF OPERATIVE CARPENTERS AND JOINERS, 1864–65 TO 1903.

[From the Seventy-sixth Annual Report of the General Union of Operative Carpenters and Joiners for 1903, page 8.]

Year.	Members.	Expenditure for—					
		Strikes.	Out of work.	Sick and superannuation.	Accident.	Funeral.	Tools.
1864–65	6,986	$6,260	$4,682	$5,046	$146	$1,363	$492
1865–66	9,490	10,109	2,397	9,312	973	3,611	900
1866–67	9,700	11,106	15,526	11,641	1,460	3,523	623
1867–68	9,311	1,880	16,177	13,105	1,460	4,390	2,087
1868–69	8,463	5,825	19,647	16,458	730	4,399	1,285
1869–70	8,008	11,662	27,506	14,428	1,217	4,195	861
1870–71	7,432	1,611	20,683	19,105	243	4,818	436
1871–72	8,686	3,395	6,449	11,436	973	2,910	444
1872–73	9,295	11,026	7,081	15,046	973	4,828	1,025
1873–74	9,701	4,823	6,054	15,081	5,353	4,409	1,272
1874–75	10,885	1,820	6,090	27,462	4,137	7,796	2,249
1876	11,841	2,386	5,767	20,397	2,920	5,801	2,886
1877	11,879	57,463	11,465	21,450	2,433	5,937	3,175
1878	10,928	40,832	33,904	32,130	2,190	6,803	2,566
1879	8,927	9,168	60,884	27,290	.....	6,073	1,403
1880	4,420	1,287	28,430	11,359	.....	3,952	703
1881	2,815	62	12,566	9,147	.....	2,521	280
1882	2,042	81	6,432	7,262	.....	2,219	173
1883	1,946	2	6,422	6,917	.....	2,297	358
1884	1,750	31	4,435	6,327	.....	1,421	445
1885	1,734	179	6,472	6,375	.....	1,450	220
1886	1,640	78	6,025	5,992	.....	1,489	86
1887	1,634	55	4,425	5,861	.....	1,852	115
1888	1,561	64	5,104	5,427	.....	1,324	71
1889	1,623	20	3,042	5,472	.....	1,562	111
1890	2,485	343	2,303	6,826	487	1,995	410
1891	2,564	8,599	2,630	6,811	.....	1,635	148
1892	3,645	1,407	3,474	6,110	243	1,411	266
1893	6,177	2,243	4,763	6,762	.....	1,168	329
1894	6,900	1,487	7,314	7,239	730	19	427
1895	5,841	676	9,833	9,310	487	1,869	554
1896	5,669	5,041	4,256	9,119	243	1,956	876
1897	6,129	2,958	3,785	9,325	1,460	2,093	877
1898	6,684	2,900	3,336	11,115	1,217	1,664	1,025
1899	7,462	3,844	4,079	11,527	365	2,341	1,378
1900	7,727	4,004	9,145	12,349	1,217	2,633	1,344
1901	7,302	6,904	13,217	12,241	1,703	2,375	1,956
1902	6,968	1,219	14,516	12,764	2,433	1,893	1,213
1903	6,566	1,334	13,691	14,261	1,338	2,438	1,128

INCOME AND EXPENDITURE FOR VARIOUS BENEFITS BY THE ASSOCIATED BLACKSMITHS' SOCIETY, 1858 TO 1903.

[From the Forty-sixth Financial Report of the Associated Blacksmiths' Society for 1903, page 20. In some instances the benefits per member given in this table differ slightly from the result of a division of the yearly amount by the number of members. The averages given, however, are the equivalents of the figures given in the source quoted.]

Year.	Branches.	Number of members.	Income each year.	Expenditure for—			
				Sickness.		Accident.	
				Total.	Per member.	Total.	Per member.
1858	4	300	$2,543	$253	$0.84	.....	.....
1859	5	458	2,645	656	1.43	.....	.....
1860	8	856	4,794	1,003	1.17	$111	$0.13
1861	12	1,040	6,758	1,852	1.77	236	.22
1862	14	1,142	7,802	2,036	1.78	964	.84
1863	16	1,196	7,462	2,432	2.04	.....	.....
1864	27	1,598	9,658	2,687	1.68	251	.16
1865	28	1,815	11,305	3,502	1.93	.....	.....
1866	29	2,214	15,280	3,804	1.72	760	.34
1867	32	2,034	15,008	3,916	1.92	421	.20
1868	30	1,532	11,011	3,641	2.36	752	.49
1869	30	1,509	10,614	3,212	2.13	939	.62
1870	30	1,590	11,383	3,584	2.25	902	.56
1871	30	1,613	12,006	3,758	2.33	313	.19
1872 (a)	30	1,731	17,416	4,841	2.79	955	.55
1873	36	1,964	14,012	3,342	1.70	734	.37
1874	37	2,014	15,089	3,749	1.86	406	.20
1875	38	2,113	16,176	4,501	2.13	870	.41
1876	41	2,194	16,321	4,841	2.21	451	.20
1877	41	2,295	16,639	5,055	2.21	452	.20
1878	43	2,258	16,354	5,378	2.52	.....	.....
1879	43	2,118	16,312	5,225	2.46	.....	.....
1880	44	2,002	16,778	4,913	2.44	.....	.....
1881	44	2,088	16,813	4,903	2.35	867	.42
1882	44	2,363	18,389	5,041	2.39	454	.19
1883	47	2,757	22,908	5,838	2.39	581	.21
1884	48	2,653	21,659	7,215	2.77	.....	.....
1885	48	2,335	22,519	6,248	2.99	.....	.....
1886	47	2,091	19,484	5,199	2.48	.....	.....
1887	44	1,628	19,657	5,211	3.20	.....	.....
1888	41	1,628	18,890	4,882	3.36	.....	.....
1889	42	2,077	22,314	5,237	3.06	.....	.....
1890	42	2,300	25,847	5,711	3.14	427	.19
1891	43	2,379	26,489	7,686	4.18	.....	.....
1892	44	2,343	27,238	6,950	3.78	487	b .21
1893	44	2,317	26,325	7,153	3.88	.....	.....
1894	44	2,390	28,135	6,718	3.58	487	b .20
1895	44	2,462	29,530	8,027	4.12	.....	.....
1896	45	2,767	30,822	6,786	3.15	487	b .18
1897	45	2,874	34,851	8,265	3.69	.....	.....
1898	45	2,948	36,462	8,184	3.53	487	b .17
1899	47	2,986	35,338	8,903	3.72	.....	.....
1900	47	2,933	37,437	9,898	4.14	1,460	b .50
1901	49	3,004	37,596	9,922	4.05	487	b .16
1902	51	2,978	37,728	9,076	3.70	487	b .16
1903	51	2,879	36,542	9,859	4.11	487	b .17

a Covering 16 months.
b Average per member not given in source quoted. Computed on basis of number of members shown.

INCOME AND EXPENDITURE FOR VARIOUS BENEFITS BY THE ASSOCIATED BLACKSMITHS' SOCIETY, 1858 TO 1903—Concluded.

Year.	Expenditure for—								Balance at the close of each year.
	Superannuation.		Idle and trade.		Funeral.		Working and miscellaneous expenses, etc.		
	Total.	Per member.	Total.	Per member.	Total.	Per member.	Total.	Per member.	
1858	.....	.....	.....	.....	$49	$0.16	$433	$1.44	$1,808
1859	.....	.....	$1,094	$2.38	117	.25	808	1.76	1,778
1860	.....	.....	250	.29	39	.05	817	.95	4,352
1861	.....	.....	538	.52	239	.22	1,175	1.12	7,070
1862	.....	.....	1,372	1.20	467	.41	1,627	1.42	8,406
1863	.....	.....	549	.46	360	.30	1,513	1.26	11,014
1864	.....	.....	181	.11	379	.23	2,102	1.31	15,072
1865	.....	.....	[a] 819	.19	944	.52	2,107	1.16	19,005
1866	.....	.....	[a] 14,112	6.38	866	.39	3,474	1.57	11,269
1867	.....	.....	[a] 9,365	4.60	997	.49	3,312	1.63	8,266
1868	.....	.....	3,177	2.07	793	.52	4,100	2.68	6,814
1869	.....	.....	1,363	.76	725	.47	2,484	1.64	8,705
1870	.....	.....	1,079	.67	759	.48	2,619	1.66	11,145
1871	.....	.....	851	.53	486	.30	2,536	1.57	15,207
1872 ([b])	.....	.....	1,662	.76	1,041	.60	4,198	2.42	19,926
1873	.....	.....	593	.30	735	.38	3,800	1.93	24,734
1874	.....	.....	3,620	1.79	642	.31	3,839	1.91	27,567
1875	.....	.....	3,095	1.46	871	.40	3,534	1.66	30,872
1876	$97	$0.05	3,152	1.43	1,061	.49	3,601	1.64	33,990
1877	195	.09	9,760	4.25	1,533	.67	3,862	1.68	29,772
1878	190	.08	9,113	4.04	978	.46	3,974	1.76	26,493
1879	224	.11	17,155	8.10	827	.39	3,674	1.73	15,700
1880	507	.25	3,416	1.70	604	.29	3,831	1.91	19,207
1881	703	.33	1,652	.79	1,158	.55	3,879	1.86	22,858
1882	853	.36	1,172	.50	905	.43	4,038	1.75	28,784
1883	917	.33	2,746	.99	1,309	.54	4,180	1.52	36,121
1884	976	.37	18,240	6.86	1,256	.48	4,760	1.79	25,333
1885	1,071	.46	19,901	8.52	1,124	.48	3,638	1.56	15,870
1886	974	.46	14,227	6.81	1,122	.53	3,282	1.57	10,550
1887	902	.54	9,689	5.95	964	.58	3,187	1.96	10,254
1888	983	.60	3,588	2.21	1,002	.52	3,258	2.00	15,431
1889	1,085	.51	2,669	1.28	963	.57	4,120	1.99	23,671
1890	1,182	.51	2,393	1.11	903	.50	[c] 3,775	1.64	32,135
1891	1,332	[d] .56	4,287	1.90	1,183	.64	[c] 4,152	1.74	39,983
1892	1,411	[d] .60	11,458	4.91	1,202	.65	[c] 4,517	1.93	41,196
1893	1,525	[d] .66	15,379	6.64	871	.48	[c] 5,542	2.39	37,051
1894	1,624	[d] .68	18,491	7.74	939	.50	[c] 4,498	1.90	32,373
1895	1,672	[d] .68	12,098	4.91	1,290	.66	[c] 4,093	1.64	34,580
1896	1,730	[d] .63	7,640	2.70	871	.41	[c] 4,728	1.71	42,814
1897	1,781	[d] .62	11,762	4.09	1,436	.64	[c] 6,109	2.12	48,102
1898	1,672	[d] .57	6,910	2.34	1,635	.70	[c] 4,840	1.64	59,503
1899	1,626	[d] .54	4,338	1.45	1,280	.54	[c] 5,393	1.80	72,929
1900	1,881	[d] .64	6,633	2.45	1,411	.54	[c] 5,163	1.76	83,305
1901	2,400	[d] .80	5,911	1.97	1,752	.71	[c] 5,401	1.79	94,550
1902	2,691	[d] .90	7,963	2.92	1,265	.52	[e] 5,015	1.68	105,242
1903	2,850	[d] .99	10,835	4.06	1,475	.61	[f] 5,374	1.87	110,387

[a] Including extra benefits paid during the Clyde lockout and the Dumbarton dispute.
[b] Covering 16 months.
[c] Not including expenditures for benevolent and contingent fund.
[d] Average per member not given in source quoted. Computed on basis of number of members shown.
[e] Not including $539 expended for benevolent and contingent fund.
[f] Not including $517 expended for benevolent and contingent fund.

EXPENDITURE FOR VARIOUS BENEFITS BY THE AMALGAMATED SOCIETY OF RAILWAY SERVANTS OF ENGLAND, IRELAND, SCOTLAND, AND WALES, 1872 TO 1903.

[From the Report and Financial Statements of the Amalgamated Society of Railway Servants of England, Ireland, Scotland, and Wales for 1903, page 23.]

Year.	Members.	Expenditure for—					Total funds at end of each year.
		Legal assistance.	Unemployed.	Protection.	Superannuation and death.	Orphans.	
1872	17,247	.....	$519	[a] $4,891	.....	.....	$12,503
1873	15,830	$730	569	.....	$97	.....	24,471
1874	14,254	813	2,242	.....	142	.....	45,712
1875	13,018	1,901	3,939	.....	732	[b] $394	59,582
1876	13,440	2,096	2,971	.....	1,512	[b] 880	78,642
1877	12,815	2,243	3,117	.....	3,033	[b] 491	91,080
1878	13,543	2,389	4,419	.....	5,655	[b] 493	108,873
1879	11,516	2,356	6,380	.....	9,797	[b] 372	117,370
1880	8,589	895	3,824	.....	9,948	824	126,595
1881	6,878	3,916	2,853	235	23,656	2,021	119,352
1882	6,321	2,648	2,335	770	4,058	2,907	132,254
1883	8,077	2,402	1,802	533	4,885	3,274	179,731
1884	8,460	1,906	2,081	794	6,297	3,850	208,535
1885	9,052	1,516	2,510	362	6,833	5,625	247,163
1886	9,609	1,844	2,685	1,335	7,029	7,140	271,106
1887	10,830	5,575	10,065	34,439	4,880	8,163	302,630
1888	12,080	1,719	3,435	4,387	7,835	9,300	358,826
1889	19,585	921	2,918	2,244	8,859	10,642	397,902
1890	26,360	5,273	4,959	32,819	9,336	11,126	477,474
1891	29,820	5,247	8,576	20,400	12,507	13,979	538,159
1892	30,228	2,726	27,562	7,036	12,526	17,569	588,004
1893	33,826	3,811	24,558	48,718	14,663	18,511	597,950
1894	40,735	6,168	14,363	11,158	15,925	20,719	682,963
1895	38,119	3,629	15,657	11,001	12,876	24,767	772,438
1896	44,709	4,088	13,214	12,306	13,673	25,794	870,339
1897	85,928	4,527	15,177	66,394	16,262	27,326	963,190
1898	54,426	9,761	79,478	60,224	15,743	33,025	969,908
1899	59,819	9,552	14,030	12,015	17,957	33,234	1,091,993
1900	62,023	12,201	15,649	29,942	16,084	40,785	1,192,563
1901	55,943	52,525	15,723	7,228	18,347	41,996	1,285,236
1902	53,453	65,214	15,347	5,443	19,393	43,228	1,359,929
1903	52,355	18,471	15,737	120,400	22,494	44,177	1,356,989

[a] Specially raised by levy.
[b] These sums were remitted by the general secretary to the Derby Orphanage, exclusive of remittances by branches.

EXPENDITURE FOR VARIOUS BENEFITS BY THE LONDON SOCIETY OF COMPOSITORS, 1848 TO 1903.

[From the Fifty-sixth Annual Report of the London Society of Compositors for 1903, pages 28 and 29. In some instances the benefits per member given in this table differ slightly from the result of a division of the yearly amount by the number of members. The averages given, however, are the equivalents of the figures given in the source quoted.]

Year.	Members.	Expenditure for—									
		Strikes.		Unemployed.		Emigration.		Travel.		Superannuation.	
		Total.	Per member.	Total.	Per member.	Total.	Per member.	Total.	Per member.	Total.	Per member.
1848..	1,100	$627	$0.57	$906	$0.82	.....	.....	$175	$0.16	.....	.....
1849..	1,500	80	.05	915	.61	.....	.....	249	.16	.....	.....
1850..	1,800	34	.02	973	.54	.....	.....	210	.12	.....	.....
1851..	1,950	57	.03	857	.44	.....	.....	244	.12	.....	.....
1852..	2,100	330	.16	1,132	.54	.....	.....	153	.07	.....	.....
1853..	2,600	58	.02	460	.18	$1,217	$0.47	142	.05	.....	.....
1854..	2,350	139	.06	251	.11	1,703	.72	196	.08	.....	.....
1855..	2,300	125	.05	3,556	1.54	487	.21	188	.08	.....	.....
1856..	2,000	309	.15	1,161	.58	487	.24	370	.18	.....	.....
1857..	2,250	3,430	1.52	973	.43	.....	.....	318	.14	.....	.....
1858..	2,600	2,632	1.01	1,687	.64	.....	.....	309	.12	.....	.....
1859..	2,550	345	.13	973	.38	.....	.....	324	.13	.....	.....
1860..	2,650	1,407	.53	973	.37	.....	.....	215	.08	.....	.....
1861..	2,550	26	.01	5,035	1.97	.....	.....	370	.14	.....	.....
1862..	2,170	1,566	.72	3,299	1.52	.....	.....	494	.22	.....	.....
1863..	2,555	1,501	.58	1,917	.75	.....	.....	331	.13	.....	.....
1864..	2,600	1,186	.45	5,182	1.99	.....	.....	297	.11	.....	.....
1865..	2,800	481	.16	7,950	2.84	.....	.....	279	.10	.....	.....
1866..	3,335	852	.25	8,762	2.63	.....	.....	316	.09	.....	.....
1867..	3,290	3,781	1.15	12,095	3.68	.....	.....	448	.13	.....	.....
1868..	3,320	2,673	.78	11,278	3.17	.....	.....	343	.10	.....	.....
1869..	3,300	2,183	.66	13,073	3.96	.....	.....	422	.13	.....	.....
1870..	3,350	8,835	2.64	19,062	5.69	.....	.....	446	.13	.....	.....
1871..	3,500	1,478	.42	8,869	2.53	550	.15	1,133	.32	.....	.....
1872..	3,700	19,807	5.35	6,144	1.66	1,132	.30	1,045	.28	.....	.....
1873..	3,700	2,256	.61	5,331	1.44	930	.25	394	.10	.....	.....
1874..	3,800	3,117	.82	6,125	1.61	990	.26	442	.11	.....	.....
1875..	4,200	429	.10	4,129	.98	594	.14	409	.10	.....	.....
1876..	4,445	3,209	.72	10,832	2.43	503	.11	392	.09	.....	.....
1877..	4,480	1,192	.26	12,418	2.77	268	.06	479	.11	$743	$0.16
1878..	4,700	1,766	.38	15,884	3.38	355	.07	499	.10	1,468	.31
1879..	4,930	8,276	1.66	25,881	5.25	1,321	.26	311	.06	1,986	.40
1880..	5,100	1,118	.22	24,322	4.77	954	.18	324	.06	3,031	.59
1881..	5,300	2,601	.49	24,260	4.57	1,124	.21	289	.05	3,391	.64
1882..	5,660	3,474	.61	23,363	4.13	1,012	.18	181	.03	3,361	.59
1883..	5,850	3,217	.55	20,148	3.41	1,066	.18	336	.06	4,285	.73
1884..	6,175	2,802	.45	19,492	3.15	978	.16	265	.04	4,781	.77
1885..	6,435	5,852	.91	25,636	3.98	930	.14	555	.08	4,788	.74
1886..	6,585	6,448	.98	26,485	4.02	1,294	.19	258	.04	5,303	.80
1887..	7,025	3,617	.50	23,084	3.28	861	.12	367	.05	5,668	.81
1888..	7,400	2,234	.30	26,981	3.64	730	.10	296	.04	5,330	.72
1889..	7,955	3,040	.38	25,250	3.17	1,387	.17	419	.05	5,730	.71
1890..	8,910	2,542	.28	26,956	3.02	672	.08	428	.05	5,911	.66
1891..	9,350	8,362	.89	51,773	5.54	866	.09	1,566	.17	6,696	.71
1892..	9,798	5,373	.55	57,942	5.92	1,552	.16	1,786	.18	8,167	.83
1893..	10,151	8,109	.80	57,744	5.69	1,455	.14	1,926	.19	8,247	.81
1894..	10,011	5,825	.58	80,704	8.06	1,037	.10	2,515	.25	9,179	.92
1895..	10,280	4,335	.42	58,062	5.65	820	.08	1,758	.17	9,200	.90
1896..	10,558	4,824	.46	51,675	4.89	623	.06	1,523	.14	9,126	.87
1897..	10,780	1,994	.18	49,058	4.55	852	.08	893	.08	9,869	.92
1898..	11,079	1,395	.13	46,542	4.21	754	.07	979	.09	15,383	1.39
1899..	11,415	6,486	.57	62,871	5.51	404	.04	910	.08	16,217	1.42
1900..	11,287	1,598	.14	77,226	6.84	1,426	.13	1,018	.09	18,763	1.66
1901..	11,355	9,996	.88	76,850	6.77	1,285	.11	2,085	.18	22,796	2.01
1902..	11,244	5,840	.52	75,360	6.70	2,117	.19	1,576	.14	27,590	2.45
1903..	11,270	1,702	.15	76,921	6.82	3,085	.27	1,432	.13	32,103	2.85

EXPENDITURE FOR VARIOUS BENEFITS BY THE LONDON SOCIETY OF COMPOSITORS, 1848 TO 1903—Concluded.

Year.	Expenditure for—								Funds.	
	Funeral.		Fire.		Grants.		Management.			
	Total.	Per member.	Total.	Per member.	Total.	Per member.	Total.	Per member.	Total.	Per member.
1848	.....	.....	.....	.....	.....	.....	$1,149	$1.04	$1,148	$1.04
1849	.....	.....	.....	.....	$303	$0.20	1,136	.76	2,379	1.54
1850	.....	.....	.....	.....	195	.11	1,212	.67	4,792	2.66
1851	.....	.....	.....	.....	706	.36	1,696	.94	6,912	3.54
1852	.....	.....	$24	[a]$0.05	657	.31	1,542	.73	9,065	4.31
1853	.....	.....	303	.12	49	.02	3,625	1.39	10,967	4.22
1854	.....	.....	.....	.....	2,360	1.00	2,081	.88	11,912	5.06
1855	.....	.....	.....	.....	.....	.....	4,305	1.87	11,048	4.80
1856	.....	.....	.....	.....	.....	.....	4,240	2.12	11,203	5.60
1857	.....	.....	.....	.....	.....	.....	3,502	1.56	13,261	5.89
1858	.....	.....	.....	.....	72	.02	3,831	1.47	12,775	4.91
1859	.....	.....	23	.005	4,104	1.61	3,747	1.47	11,998	4.70
1860	.....	.....	104	.04	817	.30	3,530	1.33	14,632	5.52
1861	.....	.....	.....	.....	669	.26	3,408	1.33	13,784	5.40
1862	.....	.....	1	.....	542	.25	4,237	1.95	12,107	5.58
1863	.....	.....	.....	.....	463	.18	3,697	1.44	13,952	5.46
1864	.....	.....	19	.005	440	.17	3,722	1.43	17,794	6.84
1865	.....	.....	.....	.....	975	.34	3,639	1.30	20,690	7.39
1866	.....	.....	22	.005	788	.23	5,387	1.61	25,176	7.55
1867	.....	.....	.....	.....	761	.23	4,373	1.33	22,642	6.88
1868	$389	$0.12	.....	.....	474	.14	3,782	1.14	22,806	6.87
1869	1,864	.56	5	.....	630	.19	4,077	1.23	21,654	6.54
1870	1,625	.48	76	.02	460	.14	5,970	1.78	15,939	4.76
1871	2,555	.73	43	.01	786	.22	4,021	1.15	21,817	6.23
1872	1,802	.49	3	.....	2,458	.66	5,235	1.41	21,540	5.82
1873	2,844	.77	12	.....	2,025	.54	4,162	1.12	32,250	6.08
1874	2,509	.66	97	.03	2,365	.62	5,018	1.31	42,245	11.12
1875	2,745	.65	.....	.....	4,377	1.04	5,567	1.32	55,950	13.32
1876	3,533	.79	178	.04	912	.20	5,072	1.14	65,966	14.84
1877	2,745	.61	25	.005	2,979	.66	6,758	1.51	68,191	14.73
1878	4,088	.87	150	.03	4,433	.94	7,637	1.62	69,017	15.57
1879	4,797	.97	139	.03	1,579	.32	8,791	1.78	52,207	10.58
1880	4,540	.89	217	.04	966	.19	7,375	1.44	50,506	9.90
1881	4,821	.91	49	.005	947	.18	9,265	1.74	49,957	9.42
1882	4,114	.72	21	.....	1,038	.10	6,903	1.22	52,874	9.34
1883	4,739	.81	1	.....	1,114	.19	6,611	1.12	60,416	10.33
1884	5,184	.84	253	.04	1,164	.19	7,601	1.22	70,590	11.43
1885	5,874	.91	46	.005	1,286	.20	6,830	1.06	77,468	12.03
1886	4,701	.71	277	.06	366	.05	8,695	1.32	85,686	13.01
1887	4,826	.68	125	.02	186	.03	7,824	1.11	98,312	13.99
1888	6,216	.84	134	.02	146	.02	7,962	1.07	110,431	14.92
1889	6,685	.84	19	.....	2,076	.26	9,784	1.23	123,765	15.56
1890	6,361	.71	366	.04	4,297	.48	11,715	1.31	143,987	16.16
1891	8,090	.86	16	.....	4.252	.45	15,490	1.68	129,085	13.82
1892	9,137	.93	89	.01	1,027	.11	17,710	1.80	105,624	10.78
1893	8,703	.86	417	.04	1,151	.11	17,371	1.71	115,647	11.39
1894	6,992	.70	190	.02	1,928	.19	14,015	1.40	118,640	11.85
1895	8,729	.85	156	.02	1,870	.18	11,496	1.12	157,842	15.35
1896	8,198	.78	8	.....	1,810	.17	12,515	1.19	217,263	20.58
1897	7,564	.70	46	.....	10,510	.97	10,346	.96	265,430	24.62
1898	9,089	.82	68	.005	11,446	1.03	11,933	1.07	312,137	28.18
1899	10,627	.93	366	.03	2,624	.23	11,503	1.01	339,935	29.78
1900	11,709	1.04	75	.005	1,202	.11	10,561	.94	358,621	31.77
1901	10,940	.96	45	.....	2,102	.18	11,924	1.05	359,088	31.62
1902	12,295	1.10	40	.....	2,978	.26	12,189	1.08	352,376	31.34
1903	11,427	1.01	20	.....	2,543	.23	12,173	1.08	351,602	31.20

[a] Based on the total members shown this average is too large, but it is the equivalent of the amount given in the source quoted.

EXPENDITURE FOR VARIOUS BENEFITS BY THE STEAM ENGINE MAKERS' SOCIETY, 1853 TO 1903.

[From the Seventy-ninth Annual Report of Income and Expenditure of the Steam Engine Makers' Society for 1903, pages 46 and 47. In some instances the benefits per member given in this table differ slightly from the result of a division of the yearly amount by the number of members. The averages given, however, are the equivalents of the figures given in the source quoted.]

Year.	Members.	Expenditure for—							
		Travel.	Per member.	Unemployed.	Per member.	Superannuation.	Per member.	Contingent.	Per member.
1853	1,313	$129	$0.10	$404	$0.30	.....	.....	.....	.....
1854	1,529	123	.08	499	.32	.....	.....	.....	.....
1855	1,662	579	.35	2,136	1.28	.....	.....	.....	.....
1856	1,867	918	.49	3,809	2.04	$51	$0.03	.....	.....
1857	(a)	890	.50	3,629	2.03	107	.06	.....	.....
1858	1,776	1,036	.58	6,397	3.55	60	.05	.....	.....
1859	1,958	1,920	.98	9,024	4.61	278	.14	.....	.....
1860	2,050	953	.46	2,151	1.05	350	.17	.....	.....
1861	2,107	643	.30	2,556	1.21	280	.13	.....	.....
1862	2,190	1,362	.62	7,890	3.60	487	.22	.....	.....
1863	2,213	2,019	.91	11,785	5.33	764	.34	.....	.....
1864	2,394	1,183	.50	5,141	2.15	979	.41	.....	.....
1865	2,521	413	.16	2,691	1.06	1,171	.46	.....	.....
1866	2,712	526	.19	2,840	1.04	1,240	.46	.....	.....
1867	2,843	675	.23	6,016	2.11	1,262	.44	.....	.....
1868	2,873	1,627	.56	15,955	5.55	1,580	.55	.....	.....
1869	2,805	1,304	.46	16,366	5.83	1,561	.55	.....	.....
1870	2,819	1,295	.46	12,851	4.61	1,868	.67	.....	.....
1871	3,063	431	.14	4,447	1.45	2,165	.70	.....	.....
1872	3,392	234	.07	2,643	.78	2,304	.67	.....	.....
1873	3,527	299	.08	3,597	1.02	2,184	.62	.....	.....
1874	3,701	330	.09	5,742	1.55	2,145	.58	.....	.....
1874	b 3,768	b 327	b .09	b 2,740	b .72	b 1,373	b .36	.....	.....
1875	3,871	567	.14	6,859	1.77	2,853	.74	$809	$0.21
1876	3,938	672	.16	10,540	2.67	3,637	.92	861	.22
1877	4,124	743	.17	14,425	3.50	3,515	.85	679	.16
1878	4,247	1,612	.38	25,512	6.00	3,746	.88	1,077	.25
1879	4,071	709	.17	40,887	10.04	4,233	1.04	5,963	1.46
1880	4,134	685	.16	16,699	4.04	5,287	1.28	588	.14
1881	4,387	609	.14	12,130	2.76	6,306	1.43	344	.08
1882	4,591	365	.08	7,168	1.56	6,790	1.48	439	.09
1883	4,762	451	.09	9,134	1.92	6,537	1.37	611	.13
1884	4,910	421	.08	14,900	3.03	6,419	1.30	405	.08
1885	5,062	782	.15	23,780	4.69	7,000	1.38	674	.13
1886	5,079	408	.08	28,337	5.58	7,387	1.45	666	.13
1887	5,080	449	.09	29,144	5.73	8,343	1.64	5,115	1.00
1888	5,165	802	.15	14,032	2.71	8,772	1.70	560	.11
1889	5,500	456	.08	6,324	1.15	8,847	1.61	589	.11
1890	5,822	303	.05	6,258	1.07	9,502	1.63	883	.15
1891	5,965	432	.07	10,748	1.80	10,113	1.69	892	.15
1892	6,100	537	.09	25,865	4.24	11,329	1.86	3,370	.55
1893	6,328	375	.06	38,251	6.04	12,801	2.02	295	.05
1894	6,680	641	.09	40,149	6.01	13,776	2.06	116	.02
1895	7,085	793	.11	29,244	4.13	15,615	2.20	1,299	.18
1896	8,118	725	.09	14,531	1.79	16,231	2.00	1,991	.24
1897	8,565	751	.09	86,627	10.11	16,669	1.94	47,460	5.54
1898	8,113	777	.09	42,962	5.29	17,351	2.13	16,144	1.99
1899	8,202	502	.06	12,397	1.51	18,255	2.23	55	.005
1900	8,566	456	.05	9,996	1.17	19,463	2.27	259	.03
1901	8,976	586	.06	15,612	1.73	19,987	2.23	192	.02
1902	9,303	606	.06	26,549	2.85	21,458	2.31	442	.04
1903	9,651	654	.08	27,035	2.86	22,307	2.31	87	.005

a Not reported.

b This report, 1874, was for seven months only, the financial year having previously ended on May 31, 1874, but to comply with the Trades Union Act the accounts had to close on December 31 in each year.

EXPENDITURE FOR VARIOUS BENEFITS BY THE STEAM ENGINE MAKERS' SOCIETY, 1853 TO 1903.

[From the Seventy-ninth Annual Report of Income and Expenditure of the Steam Engine Makers' Society for 1903, pages 46 and 47.]

Year.	Expenditure for—							
	Sickness.	Per member.	Funeral.	Per member.	Disabled compensation.	Benevolent grants.	Miscellaneous or working expenses.	Per member.
1853	$2,779	$2.11	$730	$0.55	$487	.....	$2,259	$1.72
1854	2,730	1.78	657	.43	320	.....	4,190	1.88
1855	3,756	2.26	1,095	.66	.....	.....	5,170	2.82
1856	3,713	1.99	779	.42	973	.....	3,263	1.75
1857	3,148	1.76	900	.51	1,460	.....	3,448	1.90
1858	1,467	.81	195	.17	.....	.....	3,744	2.05
1859	4,201	2.14	1,022	.52	973	.....	5,322	2.72
1860	4,893	2.38	1,711	.83	1,947	.....	5,355	2.61
1861	4,443	2.11	1,411	.67	1,460	.....	4,643	2.21
1862	4,425	2.02	1,071	.49	973	.....	4,729	2.15
1863	4,901	2.22	1,202	.54	1,460	.....	5,134	2.32
1864	5,905	2.47	1,022	.43	.....	.....	4,642	1.94
1865	5,458	2.16	1,874	.74	1,460	.....	4,818	1.91
1866	6,305	2.32	1,606	.59	973	$39	4,854	1.79
1867	7,078	2.49	1,898	.66	1,460	159	5,069	1.78
1868	7,136	2.48	2,652	.93	1,460	258	5,330	1.85
1869	7,833	2.79	2,750	.98	2,433	225	5,416	1.93
1870	7,562	2.71	2,433	.87	1,947	184	5,701	2.05
1871	7,096	2.31	2,117	.69	973	191	5,196	1.69
1872	7,612	2.24	2,312	.68	1,460	201	6,229	1.84
1873	7,408	2.09	2,343	.66	973	218	7,353	2.08
1874	6,971	1.88	2,823	.76	973	159	6,241	1.68
1874	[b] 4,441	[b] 1.18	[b] 1,752	[b] .46	[b] 487	[b] 147	[b] 4,308	[b] 1.15
1875	9,094	2.35	2,823	.72	487	404	6,542	1.69
1876	9,295	2.36	2,944	.75	973	456	6,196	1.57
1877	8,578	2.08	3,382	.82	.....	519	6,548	1.59
1878	10,325	2.43	2,906	.68	2,433	632	6,938	1.63
1879	11,170	2.74	3,003	.74	584	1,034	7,352	1.80
1880	11,016	2.66	2,870	.69	1,460	326	6,799	1.64
1881	10,947	2.49	2,823	.64	487	268	6,989	1.59
1882	10,799	2.35	3,236	.70	1,606	200	7,151	1.56
1883	12,325	2.59	3,382	.71	1,947	230	7,170	1.51
1884	13,158	2.68	3,236	.66	973	355	7,390	1.50
1885	13,188	2.60	3,236	.64	973	350	7,365	1.45
1886	13,225	2.60	4,283	.84	973	343	8,323	1.64
1887	13,281	2.61	3,626	.71	487	236	7,775	1.53
1888	13,568	2.63	3,723	.72	487	411	8,266	1.60
1889	13,638	2.48	4,920	.89	973	273	8,766	1.59
1890	17,044	2.93	4,613	.79	2,287	353	8,911	1.53
1891	17,710	2.97	5,022	.84	2,433	328	9,236	1.55
1892	17,091	2.80	5,927	.97	243	443	9,359	1.53
1893	16,827	2.66	5,397	.85	487	603	9,339	1.48
1894	16,178	2.42	5,343	.80	487	667	9,464	1.41
1895	19,798	2.79	5,694	.74	487	399	9,911	1.40
1896	17,475	2.15	5,022	.62	.....	316	11,170	1.37
1897	19,614	2.29	6,635	.77	1,460	426	13,298	1.55
1898	20,760	2.55	6,588	.81	1,947	421	12,271	1.51
1899	22,302	2.72	7,436	.89	2,433	224	12,024	1.47
1900	21,428	2.50	6,706	.78	973	285	11,663	1.36
1901	21,820	2.43	6,277	.69	1,217	346	11,921	1.33
1902	23,136	2.48	8,517	.91	1,217	460	12,389	1.33
1903	24,243	2.51	7,271	.78	973	544	13,687	1.28

[b] This report, 1874, was for seven months only, the financial year having previously ended on May 31, 1874, but to comply with the Trade Union Act the accounts had to close on December 31 in each year.

RECENT REPORTS OF STATE BUREAUS OF LABOR STATISTICS.

CALIFORNIA.

Eleventh Biennial Report of the Bureau of Labor Statistics of the State of California for the years 1903–4. W. V. Stafford, Commissioner. 140 pp.

The following subjects are presented in this report: Women and children wageworkers, 7 pages; the apprentice system, 12 pages; labor organizations, 43 pages; Chinese and Japanese in California, 7 pages; comparative statistics of occupations, 14 pages; number and condition of the unemployed, 3 pages; shortening hours of labor, 2 pages; children of the wage-earner and higher education, 5 pages; punitive, corrective, and charitable institutions, 8 pages; value of property and products of California, 7 pages; the petroleum industry, 3 pages; State savings banks, 2 pages; labor laws and court decisions, 16 pages.

Women and Children Wageworkers.—The facts on which this report is based were gathered in September, 1904, in a canvass of San Francisco and Oakland, and embraced the number and per cent of women and children employed in various industries, hours of labor, ages of children employed, violations of the laws relating to the employment of children, etc., sanitary conditions of workrooms and toilets, and extent to which seats were provided for female employees. In 153 establishments employing a total of 6,519 wageworkers, 3,687 were females; and of 396 children employed, 284 were 14 to 16 years of age, 105 were 12 to 14 years of age, and 7 were under 12 years of age. The lowest average number of hours of work per week was found in dry-goods stores and the highest in candy stores and bakeries; in 14 manufacturing establishments in which were employed 516 females and 75 children the average number of hours of labor per week was 53. There was found but little violation of the laws requiring sanitary workrooms and suitable toilets, while, on the contrary, no employer was found who had fully complied with the provisions of the law as to the age limit of children employed.

The Apprentice System.—Returns were received from 82 labor unions and 28 employers relative to the rules governing apprentices. The data embraced proportion of apprentices to journeymen, age limit of apprentices, and length of apprenticeship, whether apprentices work the same or more hours than journeymen, whether complete trade is taught, restrictions of labor organizations as to number

of apprentices, etc. Brief accounts are also given of the apprentice systems in foreign countries and of trade schools in foreign countries and the United States.

Labor Organizations.—A list of the labor organizations of the State is presented, together with the address of each body. The list shows 805 organizations, exclusive of 55 central labor bodies, departmental councils, etc., and 36 federal labor unions. The total membership was estimated at 110,000. As compared with the period covered by the previous biennial report, the number of labor unions throughout the State had increased 62.6 per cent. Date of organization, dues and fees, benefit features, wages and hours of labor, etc., of 6 maritime labor organizations are likewise given. These organizations, with headquarters at San Francisco, reported a membership of 12,122, and they comprise men engaged in both the coastwise and offshore trade of the Pacific Ocean.

Chinese and Japanese in California.—According to the census returns there were in California, in 1880, 75,132 Chinese and 86 Japanese; in 1890, 72,472 Chinese and 1,147 Japanese, and in 1900, 45,753 Chinese and 10,151 Japanese. The number of Chinese has been constantly on the wane, while the number of Japanese in 1904 was estimated at upward of 18,000. Deductions made from the United States census of 1900 place in California at that date 41,843 Chinese over 10 years of age engaged in gainful occupations and 9,416 Japanese.

Comparative Statistics of Occupations and Number and Condition of the Unemployed.—These two presentations consist of reproductions from the last United States census of occupations. The statistics relating to occupations and the unemployed for California are set out in comparison with those for the United States as a whole.

Shortening Hours of Labor.—This inquiry, conducted through correspondence with employers throughout the State, was made during June, 1904. While the replies received were not sufficient to furnish conclusive evidence on the subject of inquiry, nevertheless they were valuable as showing the general tendency. Of the entire number of establishments from which replies were received, 68.7 per cent showed a decrease in the hours of work per day, and in no case was there a decrease in pay. Of those showing a decrease in the hours of work, more than 50 per cent recorded an increase in pay as well. No change whatever was reported by 31.3 per cent of the entire number of establishments.

Labor Laws and Court Decisions.—This is a reprint of the labor laws passed at the thirty-fourth and thirty-fifth sessions of the State legislature, the Federal eight-hour law, and decisions affecting labor rendered by various State and Federal courts.

MAINE.

Eighteenth Annual Report of the Bureau of Industrial and Labor Statistics for the State of Maine. 1904. Samuel W. Matthews, Commissioner. 239 pp.

The subjects presented in this report are: Factories, mills, and shops built during 1904, 4 pages; industrial development of Aroostook County, 33 pages; the potato as a commercial crop, 42 pages; the milling industry, 36 pages; central electric light and power stations, 28 pages; market gardening, 21 pages; railroads, 5 pages; strikes, 1881 to 1900, 5 pages; labor unions, 21 pages; twentieth annual convention of the Association of Officials of Bureaus of Labor Statistics of America, 9 pages; labor laws of Maine, 7 pages; report of the inspector of factories, workshops, mines and quarries, 11 pages.

Factories, Mills, and Shops Built.—The returns show that in 91 towns 113 buildings were erected or enlarged, remodeled, etc., during the year, at a total cost of $1,175,500. These improvements provide for 3,276 additional employees. The returns for 14 years, 1891 to 1904, are summarized below:

FACTORIES, MILLS, AND SHOPS BUILT OR ENLARGED, ETC., DURING THE YEARS 1891 TO 1904.

Year.	Number of towns.	Number of buildings.	Aggregate cost.	New employees.
1891	86	110	$3,023,850	4,278
1892	89	114	2,128,000	4,312
1893	81	108	841,725	2,526
1894	48	55	663,700	1,039
1895	75	102	1,367,800	2,797
1896	62	77	1,055,900	1,470
1897	74	95	827,600	2,339
1898	64	72	675,100	2,024
1899	103	138	6,800,700	4,990
1900	114	167	2,174,825	5,539
1901	94	121	5,638,200	6,337
1902	91	129	2,776,930	5,017
1903	96	124	1,436,900	3,343
1904	91	113	1,175,500	3,276

The Potato as a Commercial Crop.—This is a historical and statistical discussion of the potato as one of the principal food crops of the world. Tables are given showing the volume of the potato crop of the world as compared with the volume of each of the most important cereal crops; also statistics of the potato crop of the United States for each year from 1866 to 1903 and for the various States from 1894 to 1904.

From 1899 to 1903 the potato crop of Maine increased from 9,813,748 bushels to 17,067,092 bushels, or an increase of 73.9 per cent, while in the whole country the increase was from 228,783,232 bushels to 247,127,880 bushels, or 8 per cent. In the State during the year 1,600,000 bushels were made into starch.

The Milling Industry.—This part of the report is devoted to the gristmill industry of the State and is presented by counties. It is the first inquiry made on this subject, and represents about two-thirds of the milling done. Statistics are presented showing the number of mills in each county, kind of power used, horsepower, hands employed, wages, and quantity and value of grain ground. Very little grain is grown except in Aroostook County, and gristmills are prospering only in the northern counties. Returns were received from 92 mills. In 19 mills the proprietors did their own work, while in the remaining 73 mills 178 hands were employed at wages ranging from $1.25 to $2.25 per day and averaging $1.76. The total value of products amounted to $2,206,849.

Central Electric Light and Power Stations.—In 1904 there were in the State 54 central electric light and power stations, 51 operated under private and 3 under municipal ownership. For the year statistics were secured from 52 of the stations, showing capital stock, value of plants, cost of materials, gross income, horsepower, number of lights, miles of wire, etc., and number of employees and rates of wages. Daily wages varied from $1.25 to $3.25.

Railroads.—For the year ending June 30, 1904, there were 8,371 employees in the service of the 20 steam railroads operating in the State. The amount paid in wages aggregated $4,551,084.52. The average daily wages, including general officers, increased from $1.86 in 1903 to $1.90 in 1904, and, not including general officers, from $1.82 in 1903 to $1.86 in 1904. The total number of days worked by employees of steam railroads was 2,327,137 in 1903 and 2,395,711 in 1904. The amount of wages paid by street railways for the year ending June 30, 1903, was $553,500, and for the year ending June 30, 1904, $698,017. In 1903 there were 1,125 employees and in 1904 there were 1,229. Accidents on steam railroads for the year ending June 30, 1903, resulted in 50 persons being killed and 326 persons injured. For the year ending June 30, 1904, 38 persons were killed and 259 were injured. On the street railways for the year ending June 30, 1903, 7 persons were killed and 40 injured; for the year ending June 30, 1904, 5 persons were killed and 51 injured.

Strikes, 1881 to 1900.—Under this head is given a brief synopsis of the reports made by the United States Bureau of Labor on strikes occurring during the period 1881 to 1900 in so far as they related to the State of Maine.

Labor Unions.—A list of the labor unions, by industries and by cities and towns, is given, together with the membership and the name and the address of the secretary of each union. There were 257 unions in the State which reported in 1904, 83 more than reported for the previous year. A list of State and central labor unions is also given.

REVISED LABOR LAWS.—Under this title the laws of the State relating to labor are reproduced.

CHILD LABOR.—In the report on factory inspection is a table showing the number of children under 16 years of age (grouped according to those between the ages of 16 and 15 years and those under 15 years) at work in the cotton and woolen mills of the State for the years 1902, 1903, and 1904. In 1902 the number of children under 16 years of age at work in these industries was 719, of whom 234 were under 15 years of age; in 1903 there were 585 children at work under 16 years of age, of whom 157 were under 15 years of age, and in 1904 the number of children under 16 years of age so employed was 749, of whom 323 were under 15 years of age.

VIRGINIA.

Seventh Annual Report of the Bureau of Labor and Industrial Statistics for the State of Virginia. 1904. James B. Doherty, Commissioner. v, 197 pp.

The subjects presented in this report are: Industrial statistics, 117 pages; court decisions relating to labor, 35 pages; laws of various States relating to labor, enacted since January 1, 1903, 42 pages.

INDUSTRIAL STATISTICS.—These statistics for the year 1903 are presented in a series of tables for 18 industries, showing the value of product, capital invested, amount paid for wages, rent, taxes, and insurance, number of employees by sex and occupation, monthly pay of persons employed on salary, daily wages paid in the different occupations, wage changes, daily hours of labor, and the number of days the establishments were in operation. For most of the industries comparisons with 1901 are presented. Statistics are also presented showing the operations of 6 gas works, 9 waterworks, and 34 railroads.

The following table shows for each of the 11 industries which reported an output exceeding $1,000,000, the number of establishments, capital invested, value of product, and aggregate wages paid:

CAPITAL INVESTED, VALUE OF PRODUCT, AND WAGES PAID IN 11 INDUSTRIES, 1903.

Industry.	Number of establishments.	Capital invested.	Value of product.	Wages paid.
Boxes and baskets	15	$408,417	$1,713,510	$374,068
Breweries	6	1,344,833	1,148,649	139,226
Cigars, cigarettes, and cheroots	44	868,139	4,376,844	873,138
Cotton mills	5	4,090,408	3,093,979	665,951
Flour mills	47	1,303,084	3,328,009	108,695
Iron and machine works	38	9,269,967	16,075,813	5,019,925
Knitting mills	12	469,050	1,953,480	413,426
Paper and pulp mills	8	1,160,000	1,363,762	161,754
Printing, engraving, and bookbinding	52	834,174	1,392,333	384,468
Tobacco manufactures	28	2,287,985	6,051,382	666,784
Trunks and bags	5	403,728	1,483,970	286,139

The reports from the railroads operating in the State showed for 1903 the number of employees and the average daily wages paid in each occupation. These are summarized in the following statement:

NUMBER AND AVERAGE DAILY WAGES OF RAILROAD EMPLOYEES, 1903.

Occupation.	Number of employees.	Average daily wages.
General clerks	1,792	$1.86
Station agents	976	1.53
Other station men	2,664	1.15
Enginemen	1,180	4.09
Firemen	1,276	2.08
Conductors	768	3.25
Other trainmen	2,114	1.69
Machinists	860	2.42
Carpenters	1,373	1.89
Other shopmen	3,999	1.66
Section foremen	684	1.55
Other trackmen	5,169	1.01
Switchmen, flagmen, and watchmen	706	1.27
Telegraph operators	836	1.68
Employees, floating equipment	291	1.39
Other employees and laborers	2,849	1.38

The railroad accidents in the State during 1903 resulted in 91 employees, 3 passengers, and 139 other persons being killed. The following table shows the number of persons killed and the number injured in railroad accidents in 1903:

RAILROAD ACCIDENTS IN VIRGINIA, 1903.

Cause.	Employees.		Passengers.		Others.		Total.	
	Killed.	Injured.	Killed.	Injured.	Killed.	Injured.	Killed.	Injured.
Movement of trains	83	802	3	116	139	209	225	1,127
Other causes	8	1,426	.....	.....	.....	3	8	1,429
Total	91	2,228	3	116	139	212	233	2,556

Court Decisions and Laws Relating to Labor.—These chapters consist of reproductions from Bulletins of the United States Bureau of Labor.

WISCONSIN.

Eleventh Biennial Report of the Bureau of Labor and Industrial Statistics, 1903–4. Halford Erickson, Commissioner. xvi, 539 pp.

This report consists of seven parts as follows: Factory inspection, for the eighteen months ending August 30, 1904, 84 pages; bakery inspection, for the year ending June 30, 1904, 37 pages; economic aspects of factory legislation, 33 pages; sweating in the garment-making trades, 60 pages; manufacturers' returns for 1903, 83 pages; distribution and growth of manufacturing industries, 110 pages; workmen's compensation for industrial accidents, 131 pages.

Economic Aspects of Factory Legislation.—This part of the report consists of a general discussion of factory legislation, present-

ing historical and statistical data for both Europe and the United States. Special consideration is given to the subject of child labor. For various manufacturing States are shown, for 1900, the legal age requirements for working in factories and shops and the length of time per year, and between what ages children are required by law to attend school. Wages, hours of labor, sanitation, employers' liability, etc., also receive consideration.

Sweating in the Garment-Making Trades.—Under this title are a general discussion of the sweating system and the results of an investigation of the system in Wisconsin. This investigation covered a period from September, 1903, to July 1, 1904, during which time 840 establishments were visited, in 394 of which work was in progress at the time of inspection. Of the 394 found in operation, 217 were engaged in tailoring and 177 in the knitting industry. Conditions of employment, hours of labor, methods of payment, and earnings are presented in a series of tables. In the 217 establishments engaged in tailoring 350 males and 1,068 females were employed. For 30 of the regular contract tailoring shops, employing 543 persons—125 males and 418 females—data are presented showing classified weekly earnings, as follows:

CLASSIFIED WEEKLY EARNINGS IN 30 TAILORING ESTABLISHMENTS, 1903.

Weekly earnings.	Males.	Females.	Total.
Under $2.00	.....	1	1
$2.00 or under $3.00	.....	15	15
$3.00 or under $5.00	5	183	188
$5.00 or under $7.00	10	170	180
$7.00 or under $10.00	18	49	67
$10.00 or under $12.50	66	.....	66
$12.50 or under $15.00	18	.....	18
$15.00 or under $20.00	6	.....	6
$20.00 or over	2	.....	2
Total	125	418	543

Statistics relating to earnings per hour were obtained from 254 persons (21 males and 233 females) engaged in crocheting, and finishing knit goods. Earnings ranged from 3 to 10 cents per hour, and the average earnings were a little more than 6 cents per hour.

Statistics of Manufactures.—These statistics for 1903 are based on returns from 1,245 manufacturing establishments, representing 60 industries and 381 occupations. Data for each industry are presented in two tables. In addition to the number of establishments embraced in each industry, the tables show, first, the number, sex, and occupation of wage-earners and of salaried employees, average daily hours of labor, and total wages paid per day in each occupation and class, together with the average wages paid per day and per hour; second, classified weekly earnings, with the number of males and females in each class, the number of persons employed

each month, and the average number for the year. The following statement summarizes the principal items for 51 selected industries, embracing 1,079 establishments:

Capital invested	$137,865,842.00
Value of material used	114,977,291.00
Value of product	223,455,472.00
Total wages and salaries paid	44,852,360.00
Average daily wages, males	1.81
Average daily wages, females	.83½
Average daily wages, all employees	1.66½

In the following table is shown, by classified weekly earnings, the number of males and females employed in all establishments reporting as to wages in detail:

PERSONS EMPLOYED IN 1903, BY CLASSIFIED WEEKLY EARNINGS.

Weekly earnings.	Males.	Females.	Total.
Under $5.00	4,450	7,095	11,545
$5.00 or under $6.00	1,590	1,604	3,194
$6.00 or under $7.00	3,676	2,213	5,889
$7.00 or under $8.00	5,425	665	6,090
$8.00 or under $9.00	4,967	218	5,185
$9.00 or under $10.00	20,338	420	20,758
$10.00 or under $12.00	16,541	180	16,721
$12.00 or under $15.00	14,578	134	14,712
$15.00 or under $20.00	9,634	39	9,673
$20.00 or over	2,598	3	2,601
Total	83,797	12,571	96,368

Distribution and Growth of Manufacturing Industries.—This subject is presented under five subtitles, as follows: Manufacturing generally in Wisconsin, by counties; in the State as a whole, by industries; in the large cities; in cities and towns of less than 20,000 population, and outside of cities and towns; and summary tables. In 1890 the amount of capital invested in manufacturing industries was $246,515,404, in 1904 it was $365,848,374; the average number of wage-earners in 1890 was 120,006, and in 1904 it was 151,531; total wages paid in 1890 amounted to $42,958,267, and in 1904 to $64,637,066; the value of products in 1890 was $248,546,164, and in 1904 it was $405,663,408.

Workmen's Compensation for Industrial Accidents.—A historical and general discussion of the subject of workmen's compensation for industrial accidents in the United States and in Europe is presented under this caption in six subdivisions, as follows: Employers' liability in England and the United States; the operation of employers' liability laws; State compulsory and voluntary compensation; private relief for injuries due to accidents; the principal requisites of a proper scheme of compensation; the method of reform.

FREE EMPLOYMENT OFFICES.—The work of the State free employment offices for the fiscal years 1903 and 1904 is set forth in the introduction to the bureau report. For the two fiscal years the Milwaukee office reported that there were 9,676 applications for help and that 9,316 positions were filled, and the Superior office that there were 8,855 applications for help and that 8,125 positions were filled. During 1903 two new offices were established, one in La Crosse about July 1 and the other in Oshkosh about November 1. During the first six months the La Crosse office was in operation it received 1,053 requests for help and secured positions for 868, and during the first six weeks the Oshkosh office was in operation it secured positions for 117 persons.

RECENT FOREIGN STATISTICAL PUBLICATIONS.

AUSTRIA.

Die Verhältnisse im Schuhmachergewerbe.—Auf Grund der durchgeführten Vernehmung von Auskunftspersonen. Herausgegeben vom K. K. Arbeitsstatistischen Amte im Handelsministerium. 1905. iv, 181 pp.

This report is supplementary to a report recently issued by the Austrian bureau of labor statistics, which gives the results of an inquiry conducted by a special commission in 1902, through direct examination of 123 witnesses, relative to the conditions of labor and production in the shoemaking industry in Austria, a digest of which report will be found in Bulletin No. 61.

While the original report is mainly a record of the testimony of the witnesses presented in the order in which they were examined by the commission, the present report summarizes the facts disclosed by this testimony.

The three chapters into which this summary is divided deal respectively with the economic conditions surrounding the employers of labor with reference to production, trade conditions, markets, competition, etc.; the working conditions of employees with regard to apprenticeship, home, shop, and factory work, and the legal regulation of home work. The facts summarized in this report have been considered in the above-mentioned Bulletin.

Die Wohnungs- und Gesundheitsverhältnisse der Schuhmacher. Herausgegeben vom K. K. Arbeitsstatistischen Amte im Handelsministerium. 1906. iv, 182 pp.

In this report the Austrian bureau of labor statistics presents the results of an investigation into the housing and health conditions of home workers engaged in the shoemaking industry, conducted, in 1902 and 1903, in conformity with a recommendation made by the permanent labor council at its session of July 6, 1901.

The report consists of an introduction; a copy of the schedule of inquiry; a list of the localities with the number of persons in each locality investigated, and a series of tables with textual analyses and summaries relating to the conditions of workshops, dwelling rooms, personal and family conditions, and vital statistics. The information relative to the conditions of shops, dwelling rooms, persons, and

families was obtained by officials of the bureau through their personal inspection of the premises and interviews with the persons investigated, the officials of the bureau being assisted in their investigation by a medical expert, by representative master workmen and journeymen, and in some instances by the municipal authorities of the localities visited. The vital statistics were compiled from material supplied by the ministry of the interior.

There were 751 shoemakers interviewed, of whom 463 were master workmen and 288 were journeymen. Of the total number 198 were in Vienna, and of the remaining 553 persons 65 per cent lived in cities and 35 per cent in smaller towns and rural districts.

These 751 shoemakers occupied 723 dwellings in 705 buildings. The shoemakers, together with the members of their families and others living with them, aggregated 3,969 persons. There were altogether 1,526 rooms in these 723 dwellings, of which 219 were used for kitchens only, 84 for workrooms only, 402 for bedrooms only, 70 for kitchens and workshops, 134 for kitchens and bedrooms, 283 for bedrooms and workshops, and 334 for kitchens, bedrooms, and workshops.

Of 705 buildings occupied by the shoemakers interviewed 450 were in good repair, 185 were defective, and 70 were in very bad condition. Thirty-six per cent of the buildings had no water supply. These, however, were mostly in the smaller towns and rural districts. Two per cent of the houses had no water-closets or privies. Where privies and closets existed they were often inadequate, 16 per cent of the water-closets and privies being used by more than twenty persons each.

The greater number of habitations visited by the commission consisted of less than three rooms each; 28.1 per cent of the total consisting of one room, 40.5 per cent of two rooms, 21 per cent of three rooms, 7.1 per cent of four rooms, 2.8 per cent of five rooms, and 0.5 per cent of six rooms each.

The overcrowded condition in a large number of houses is illustrated by the fact that 15 per cent of the workrooms and 29 per cent of the bedrooms had less than 10 cubic meters (353 cubic feet) of air space per person, 12 cases of the former and 29 of the latter being reported in which the air space per person was less than 5 cubic meters (177 cubic feet), in one instance being as low as 2.12 cubic meters (75 cubic feet). By far the greater number of both workrooms and bedrooms were poorly lighted and ventilated and were in numerous cases in an unclean condition. Sleeping rooms were frequently found which contained no beds whatever, the occupants sleeping on benches or chests or on the bare floors.

Of the 751 persons interviewed by the commission, 709 furnished information regarding their earnings. Of this number 2.4 per cent

earned 5 crowns ($1.02) or less per week; 29.6 per cent earned 6 to 10 crowns ($1.22 to $2.03) per week; 49.8 per cent earned 11 to 20 crowns ($2.23 to $4.06); 8 per cent earned 21 to 30 crowns ($4.26 to $6.09); 2.3 per cent earned 31 to 40 crowns ($6.29 to $8.12); 2.1 per cent earned 41 to 50 crowns ($8.32 to $10.15); and 5.8 per cent earned over 50 crowns ($10.15) per week. These earnings were frequently augmented by the earnings of the wife and children, by rentals from tenants, subtenants, or lodgers, and in some of the rural districts by earnings from farm labor.

Of the master workmen interviewed, 38.5 per cent carried insurance in sick-benefit funds of various kinds, their dues ranging between 0.40 crowns ($0.08) and 2.40 crowns ($0.49) per month. Of the journeymen, 72.2 per cent belonged to sick-benefit funds, their dues ranging between 0.18 crown ($0.04) and 0.51 crown ($0.10) per week and 0.48 crown ($0.10) and 1.08 crowns ($0.22) per month, one-third of which were usually contributed by the employers.

BELGIUM.

Les Industries à Domicile en Belgique. Office du Travail, Ministère de l'Industrie et du Travail. Vol. VI. Les Industries de la Confection de Vêtements pour Hommes et de la Cordonnerie à Binche. L'Industrie du Tissage de la Laine dans le Pays de Verviers et dans le Brabant Wallon. L'Industrie du Tissage du Coton en Flandre et dans le Brabant. 1904. 298, 180, 117 pp. Vol. VII. L'Industrie de la Bonneterie. L'Industrie de la Cordonnerie à Herve. 1905. 174, 92 pp.

These volumes are a continuation of a series of publications issued by the Belgium labor office embodying the results of inquiries into the local conditions governing domiciliary industries. This investigation had its origin in a movement for the enactment of certain legislation relative to the labor contract and embraces within its scope a study of the physical, racial, economic, social, and moral conditions under which each industry is carried on. The subjects considered are the origin and development of the industry, the degree to which machinery is used, the forms of local and foreign competition, capitalization, production, marketing, returns, employment and idleness, sanitary conditions, organization of employers and of employees, legislation, etc. The volumes are illustrated.

Volume VI relates to the making of men's clothing and of shoes at Binche, the weaving of woolen cloth in the vicinity of Verviers and in Walloon Brabant, and the weaving of cotton in Flanders and Brabant. Volume VII is devoted to the knitting industry in Belgium and to shoemaking in Herve.

L'Office du Travail de 1895 à 1905. Ministère de l'Industrie et du Travail, Royaume de Belgique. Publiée à l'occasion de l'Exposition Universelle et Internationale de Liège en 1905. 247 pp.

This volume is announced by the director general of the Belgian labor office as serving a double purpose, namely, to commemorate the completion of the first ten years of existence of the department of labor, and to furnish a key to the department's exhibits in the international exposition at Liege. Carrying out these ideas, there is given a history of the origin and objects of the office, the laws and decrees that control and direct its activities, and the nature and results of the work undertaken in accordance therewith. Summaries of these results in the lines of statistical investigations, conciliation in labor disputes, the inspection of factories, etc., are given, both in tabular and graphic form, and a number of illustrations show methods of guarding dangerous machinery and the equipment of workrooms in factories, these summaries forming in part a description of the material exhibited at Liege. A list of the publications of the department concludes the volume.

GREAT BRITAIN.

Report of the Salvation Army Colonies in the United States and at Hadleigh, England, with Scheme of National Land Settlement. By Commissioner H. Rider Haggard. (Presented to Parliament by Command of His Majesty, June, 1905.)

The information contained in this report is based upon an investigation made by Mr. H. Rider Haggard. The suggestion of the inquiry originated with the Rhodes Trustees and the expense of the investigation was borne by them; the Commissioner was named by and acted under the instructions of the British Colonial Office.

Commissioner Haggard was, on January 31, 1905, requested to inspect and report to the Colonial Office upon the conditions and character of the agricultural and industrial settlements which have been established in the United States by the Salvation Army for the purpose of assisting suitable persons in the great cities to settle on the land and form agricultural communities.

The letter of appointment says:

It appears to the secretary of state that, if these experiments are found to be successful, some analogous system might, with great advantage, be applied in transferring the urban populations of the United Kingdom to different parts of the British Empire.

Commissioner Haggard was requested to pay special attention to the class of persons taken by the Salvation Army, their training and success as agricultural settlers, and the general effect upon character and social happiness, and also to consider the financial aspect of the

experiments. The Commissioner was directed to proceed to Ottawa, after inspecting the settlements, and discuss the subject with the authorities there with a view to the application of the system in a British Colony.

In pursuance of instructions, Commissioner Haggard visited the Salvation Army land colonies at Fort Romie, Cal.; Fort Amity, Colo.; Fort Herrick, Ohio, and Hadleigh, England. At the colonies in the United States conferences were held with officers of the Salvation Army, the colonists were interviewed, and various sworn statements of valuations and other statistics and documents were secured.

SALVATION ARMY FARM COLONY AT FORT ROMIE, CAL.

Relative to the establishment of the Fort Romie colony, Col. Thomas Holland, national colonization secretary of the Salvation Army, says:

Just prior to the establishment of this colony or of any of our colonies in the United States, this country was in a very demoralized condition, in consequence of business depression. As a means of relief, Commander Booth Tucker propounded his "landless man to the manless land" proposition, the essence of his plan being summed up in the following manner, viz: "put the waste labor on the waste land by means of the waste capital, and thus convert this trinity of waste into a unity of production."

At the request of the San Francisco Chamber of Commerce he, Commander Booth Tucker, explained his plan to the members thereof, who were so impressed with its practicability that they appointed a committee of cooperation to assist the Salvation Army in the establishment of a colony in the State of California. As a result of the joint endeavors of Commander Booth Tucker and the Chamber of Commerce committee, a small beginning was made in the Salinas Valley on the land now known as Fort Romie.

Fort Romie has a gross area of 520 acres and is shortly to be added to by a further purchase of 170 acres. It is situated about 150 miles from San Francisco and 4 miles from Soledad, a station on the Southern Pacific Railway. The soil is a rich light loam, but the rainfall is slight and uncertain and irrigation is necessary.

The land was purchased for $26,000 and the colony founded in the spring of 1898. Eighteen families, a total of about 75 people, most of whom were "out of works," were selected in San Francisco and settled upon the land. Of those 18 families all but one family returned to the city. The land at that time was insufficiently and irregularly irrigated; what is known as "dry land"—that is, the soil was more or less dependent upon rainfall to support its crops. The three years following the settling of the colony were years of drought, little could be grown, and the settlers found husbandry so unremunerative that they were glad to forsake it, even for the city tene-

ments which they had left. The failure did not discourage the Salvation Army authorities. They arranged for further irrigation of the land and in the spring of 1901 selected more settlers. With one or two exceptions they were all poor men living in the Fort Romie district, but persons accustomed to the land. To these men the land was sold under contract in 20 acre lots at $100 per acre plus the cost of any improvements, such as buildings.

Payments for the land were to be made in twenty equal annual installments plus interest at 5 per cent per annum on the deferred payments. Horses, stock, implements, etc., were sold to the colonists, payments to be made in five equal annual installments plus interest at 6 per cent per annum upon unpaid balances. A mortgage or some analogous security was taken by the Army and it was agreed that no title should be given until all payments were completed and that any settler who neglected to fulfill his obligations could be ejected after notice, and his property seized to satisfy his debt. The Salvation Army has never foreclosed a mortgage on the Fort Romie colony.

In most instances but a small proportion of the price of the land has been paid, the reason being that the Salvation Army authorities have thought it better for all concerned to allow the installments to stand (subject to the 5 per cent interest), and allow the colonists to invest in stock and to generally improve their conditions, so that they may do better. The property is increasing in value and should any one of the settlers wish to sell his "equity" it would bring more than the sum total of his obligations.

Commissioner Haggard says: "Remarkable contentment, and, indeed, gratitude was found to be characteristic of the settlers, nor is this wonderful when it is remembered that these folk, nearly every one of them, who, a few years ago were in the position of day laborers, are now for the most part on the highway to considerable prosperity and already possess happy homes, healthy families, pleasant surroundings, and a sufficiency upon which to live."

Commissioner Haggard visited the colony in March, 1905, and personally interviewed practically every family in the colony, and not from one of them did he hear a grumble. He also visited the school of 50 or 60 children, all well fed, well clothed, and healthy.

The Salvation Army is overwhelmed by scores of applications for any vacant land, so extraordinary are the advantages that such a system offers to people with no capital beyond their hands and their families. Sufficient folk could at once be found in the United States alone to settle 10,000 or 20,000 acres, if the money to carry out such a scheme was available.

A cooperative store was established in May, 1904, the profits being divided among the members.

The Salvation Army places no religious pressure upon the colonists and enforces no religious tests. The colonists represent various religious denominations, including Protestants of sundry sects and also members of the Roman Catholic faith.

The present number of colonists comprises 20 families. No colonist accepted since 1901 has left the colony. Two families withdrew without putting in a crop and one man left in consequence of serious ill health which rendered the climate unsuitable to him.

The colony is run as a business proposition and not as a charity. The Army does not expect to make losses upon its colonization schemes, which are undertaken in a spirit of philanthropy, it is true, but with the object of inculcating the principles of self-support by assisting indigent persons to become owners of homes and lands, and independent and self-supporting citizens.

A person with some farming experience or some connection with the land is better qualified as a colonist, but Col. Thomas Holland says, "It has been proved that men who were so ignorant of farm life as not to know the difference between a plow and a harrow have shown themselves to be among our most successful agriculturists. (Refers to colonists at Fort Amity, Colo.) This not only applies to the men, but to their wives and children. In fact, on this line I would like to say that after seven years' experience with this work I have yet to meet the first person, man, woman, or child, who had been brought on to the colonies from the city, who had any desire to return thereto. I do not except those who, after three years' drought on the Fort Romie colony, returned to San Francisco. They did not return to the city because they were tired of the country, but because the unfortunate abnormal natural conditions already referred to made it impossible for them to remain, and naturally they went to where they had associations and thought they might find employment."

It was the opinion of both Staff Captain Erickson and Staff Captain Hamon that cheaper land, if good, such as can be obtained in many parts of the world, would serve colonization purposes just as well, and in some ways much better, since the debt which the settler would have to assume would be so much less.

Commissioner Haggard's conclusions after visiting the Fort Romie colony were as follows: "It would be difficult to find a better instance of the advantage of skillfully managed settlement for the benefit of persons without capital than that which is offered by Fort Romie, in California. Indeed, I doubt if such another one exists."

"The experiment has proved a great success."

"The lesson to be learned from this example is, that, given first-class and accessible land with really good facilities for irrigation and given the Salvation Army or some similar body to manage it, from

charitable motives and not for profit; given, too, sufficient capital and trained discretion on the part of the managers, the settlement of persons of the class of the present colonists at Fort Romie can be carried on indefinitely with an excellent prospect of success."

From statements made by Col. Thomas Holland and Staff Captain Erickson, the Army incurred a loss of about $27,000 upon the first settlement and have acquired a profit of about $6,000 upon the second settlement. The net loss to the Army, therefore, was about $21,000. The Salvation Army has expended for the purchase of land and for the establishment and maintenance of the colony, $64,000; to this should be added the $27,000 loss on the first settlement. Commissioner Haggard says: "Under these circumstances I am of opinion that the settlers should have been charged a somewhat higher price for their land."

The following is a statement of the financial condition of the Fort Romie colony on March 29, 1905:

SWORN STATEMENT OF PROPERTY OWNED BY THE SALVATION ARMY AND THE MEMBERS OF THE SALVATION ARMY COLONY AT FORT ROMIE, CALIFORNIA, WITH THE VALUE THEREOF AS APPRAISED BY W. H. H. METZ, SUPERVISOR OF MONTEREY COUNTY, CALIFORNIA, AND W. H. BINGAMAN, REAL ESTATE AND INSURANCE BROKER, MARCH 29, 1905.

Land:		
443 acres of irrigated land, including checking and leveling of same, worth at present market prices, $145 per acre	$64,235	
56 acres nonirrigable land, worth $25, 21 acres occupied by canals and roadways	1,400	
Total area, 520 acres, valued at		$65,635
Irrigation system:		
Plant, including engine, boiler, centrifugal pump, flumes, ditches, etc		7,150
Trees:		
Orchard and shade, shrubbery, small fruit, etc		3,500
Fencing:		
About 18 miles of boundary and pasture fence, at $80; also wire netting	1,440	
Pens and corrals, etc	1,000	
		2,440
Buildings:		
22 dwelling houses	8,800	
Barns and outbuildings	2,000	
Store and office building	2,300	
		13,100
Water supply:		
18 wells, 15 windmills, 10 water tanks, etc		3,380
Total value of land and improvements		95,205
Live stock:		
39 horses and colts	3,000	
128 cows and heifers	3,200	
155 stock cattle and calves	2,335	
153 hogs	765	
Poultry and bees	425	
		[a] 9,715
Farming equipment:		
Vehicles and harness	3,000	
Farm machinery and implements	2,500	
Cream separators	360	
Sundry tools and equipments	800	
		6,660
Crop:		
Hay and crops on hand not harvested		1,700
Grand total		113,280

[a] Error of $10, which has been copied from the original table and noted by Commissioner Haggard.

A statement is also presented showing the financial standing of each of the Fort Romie colonists on April 1, 1905. An average for the 20 colonists has been computed. The average assets per family were: Land, buildings, and improvements, $3,527.75; live stock, outfit, and crop, $853.75; a total of $4,381.50. The average liabilities were: Due Salvation Army October 1, 1904, $2,190.06; other liabilities, $135.70; a total of $2,325.76. The average equity per family was $2,055.74.

The table follows:

FINANCIAL POSITION OF THE COLONISTS, FORT ROMIE COLONY, ON APRIL 1, 1905, BASED ON VALUATIONS MADE BY SWORN APPRAISERS.

Name.	Assets.			Liabilities.			Colonists' equity.
	Land, buildings, and improvements.	Live stock, outfit, and crop.	Total.	Due Salvation Army Oct. 1, 1904.	Other liabilities.	Total.	
1. T. Bryant	$4,020.00	$1,300.00	$5,320.00	$2,008.31	.....	$2,008.31	$3,311 69
2. E. Harding	3,675.00	1,200.00	4,875.00	3,087.14	$517.00	3,604.14	1,270.86
3. Mrs. Johnson	2,600.00	300.00	2,900.00	1,625.54	.....	1,625,54	1,274.46
4. W. G. Boswell	3,420.00	325.00	3,745.00	2,796.13	.....	2,796.13	948.87
5. S. Handley	3,805.00	2,600.00	6,405.00	2,641.54	565.00	3,206.54	3,198.46
6. O. Lindstrand	4,450.00	900.00	5,350.00	955.76	.....	955.76	4,394.24
7. A. James	3,650.00	275.00	3,925.00	3,047.07	31.00	3,078.07	846.93
8. T. Day	3,620.00	1,725.00	5,345.00	2,960.66	400.00	3,360.66	1,984.34
9. C. E. Baetsehen	3,970.00	1,350.00	5,320.00	2,908.52	150.00	3,058.52	2,261.48
10. R. W. Mitchell	3,925.00	1,500.00	5,425.00	3,035.16	50.00	3,085.16	2,339.84
11. W. J. Seott	3,650.00	1,500.00	5,150.00	3,222.18	170.00	3,392.18	1,757.82
12. C. M. Hodges	3,280.00	400.00	3,680.00	2,645.98	155.00	2,800.98	879.02
13. C. M. Hume	3,325.00	300.00	3,625.00	2,535.06	94.00	2,629.06	995.94
14. D. W. Wiley	4,060.00	.....	4,060.00	2,229.88	.....	2,229.88	1,830.12
15. J. F. Nelson	3,550.00	1,800.00	5,350.00	2,373.77	.....	2,373.77	2,976.23
16. A. C. Carle	2,360.00	225.00	2,585.00	1,628.74	97.00	1,725.74	859.26
17. C. N. Handley	3,635.00	1,000.00	4,635.00	2,238.87	.....	2,238.87	2,396.13
18. J. Vrieling	2,410.00	275.00	2,685.00	1,860.89	35.00	1,895.89	789.11
19. M. Matheson	6,700.00	.....	6,700.00	.....	.....	.....	6,700.00
20. A. Roddiek	450.00	100.00	550.00	.....	450.00	450.00	100.00
Total	70,555.00	17,075.00	87,630.00	43,801.20	2,714.00	46,515.20	41,114.80
Average	3,527.75	853.75	4,381.50	2,190.06	135.70	2,325.76	2,055.74

The following table, with the exception of the column showing colonists' equity, has been prepared from Commissioner Haggard's interviews with the Fort Romie colonists. Colonists' equities are from the preceding table.

OCCUPATION AND CONDITION ON ENTERING THE COLONY AND IN APRIL, 1905, FOR EACH COLONIST, FORT ROMIE COLONY.

Colonist number.	Former residence.	Former occupation.	Number of children.	Capital on entering colony.	Colonists' equity, April, 1905.	Years on colony.
1	(a)	(b)	4	(b)	$3,311.69	4
2	(a)	"Squatter"	(b)	2 horses, 1 cow, and 1 calf.	1,270.86	6
3	(a)	Husband had been farmer	3	(b)	1,274.46	(b)
4	(a)	(b)	(b)	(b)	948.87	(b)
5	(a)	Worked on railroad	6	None	3,198.46	4
c 6	San Francisco.	Car conductor	2	(b)	4,394.24	8
7	(a)	(b)	2	$175	846.93	4
8	(a)	(b)	(b)	(b)	1,984.34	(b)
9	(a)	Dairyman (hired)	7	$525	2,261.48	4
10	San Francisco.	S. A. officer and printer	(b)	None	2,339.84	4
11	(a)	Farming and working out	1	$30 and team	1,757.82	4
12	(a)	Schoolmaster and farmer	5	(d)	879.02	2
13	(a)	(b)	(b)	(b)	995.94	2
14	(a)	(b)	(b)	(b)	1,830.12	(b)
15	(a)	(b)	(b)	(b)	2,976.23	(b)
16	(a)	Worked in factory	(b)	$30 in debt	859.26	2
17	(a)	Farmer	4	(b)	2,396.13	1½
e 18	Fort Amity, Colo.	(b)	(b)	(b)	789.11	3
19	Neighborhood.	(b)	6	$4,650 (f)	6,700.00	2
20	(a)	Worked in woods	(b)	None	100.00	(b)

a "With one or two exceptions they were from the vicinity of Fort Romie."
b Not reported.
c The only one remaining of the first lot of settlers.
d Small amount of stock.
e Came on account of ill health.
f Paid cash for property.

SALVATION ARMY FARM COLONY AT FORT AMITY, COLORADO.

Fort Amity is situated on prairie land in the valley of the Arkansas River, 257 miles south and east of Denver and 12 miles west of the Kansas line. It is on the main line of the Atchison, Topeka and Santa Fe Railroad. The land is rich alluvial loam. Among the staple crops are sugar beets and Rocky Ford cantaloupes. The colony possesses exceptional possibilities for dairying and hog raising. Apples, peaches, cherries, and plums do well. Denver, Kansas City, and other market towns make good outlets for the colony's goods.

The climate is a most desirable and healthful one, especially for those suffering from weak lungs. Water for irrigation is obtained from the Buffalo Canal. Fifty cents per acre is charged annually by the water company for the maintenance of the canal.

Twenty acres of land are allotted to each colonist, every purchaser being allowed to make his own choice of location. The price without improvements in April, 1905, ranged from $50 to $75 per acre. The Army makes a cash loan not to exceed $300 with which to erect a house and barn. To colonists unable to purchase them a team of horses, implements, cow, seed, etc., are furnished.

On land and buildings twelve years' time is allowed for payment. For the first two years interest only is expected. Afterwards one-tenth of total cost each year, with interest at 6 per cent per annum, till the whole is paid. Loans for live stock and equipment are secured by chattel mortgage and are payable in five equal annual installments

with interest at 6 per cent per annum. Work can usually be got by those who desire it, to provide groceries, etc., till the first crop is harvested.

In addition to selling 20 acres, the colony will also rent 20 acres to each family. The principal reason for renting out a portion of the land is that it may be got into suitable condition to sell to a permanent settler. In April, 1905, every acre of land fit for cultivation was occupied by colonists or renters.

The colony at Fort Amity has a post-office. A schoolhouse has been built at a cost of $2,500, and four teachers are employed. The various stores located on the town sites turned more than $200,000 in 1904.

The colony is not intended for Salvationists only; in fact, the majority of the residents are not members of the Army. The Salvation Army conducts two week-night meetings and several services and a Sunday school on Sunday. These meetings are open to all who wish to attend.

The colonists meet as often as practicable for the discussion of topics relating to farming, irrigation, etc., and as often as circumstances will permit farmers' institutes are conducted by the faculty of the State Agricultural College.

This colony was founded in April, 1898. Upon an invitation from the Santa Fe Railroad Company to inspect lands for settlement along their lines, officials of the Salvation Army traveled from Chicago as far as Arizona, inspecting different tracts of land, and finally selected the tract on which the colony is situated.

The cost of the 1,760 acres was $47,000. The Army is paying annual installments of a little over $3,000 and still owes about $20,000.

The first settlers were fourteen "worthy poor" families selected in Chicago during a time of great financial distress in that city. The Army had to pay the transportation expenses of every family, save one, and in some instances had to pay for the food which they consumed on the journey. Five heads of families had had no agricultural experience; the others had either been on farms or worked on farms, but at the time they were taken they were city dwellers and had been such for some time.

In April, 1905, when Commissioner Haggard made his visit, there were upon the colony 38 settlers, of whom 6 were "renters." The later settlers represented almost all classes of city labor, such as street-car conductors, warehousemen, wagon drivers, and two or three city carpenters.

The colony is formed almost entirely of folk from the city, the exceptions being a few experienced men who were sandwiched in as "pace setters" and "examples."

When the first colonists arrived the land was covered by a heavy native sod, which took almost three years to pulverize and sweeten. The first year was, in consequence, devoted to breaking up land, building houses, and constructing irrigation ditches, instead of engaging in the actual work of raising crops. It was necessary for the Army to maintain the families during that period by cash loans of from $2 to $4 per week, the loans being charged against them.

Reasonable crops were obtained the second year, which, in connection with such labor as could be procured off their farms, either for the Army or for others, enabled the colonists to maintain themselves.

From the period referred to the settlers have been, generally speaking, self-supporting. That is to say, they have been able to maintain their families without the aid of loans and have, moreover, added considerably to their own holdings in the shape of buildings and other improvements and in the accumulation of stock.

The settlers met with a difficulty in the matter of alkali, which began to appear in certain parts after the land had been put under cultivation. The difficulty is being dealt with by means of drainage and will be, it is believed, entirely mastered.

The prosperity of the colonists has been very much retarded, owing to the land not being under cultivation when the first settlers arrived and to the appearance of alkali.

As to the prosperity of the colonists, Colonel Holland says: "They are making some payments on their places, improving their buildings, dealing with this excessive moisture and alkali condition, and are very confident that each year will see them in a more prosperous state. They are certainly in a more flourishing condition than ever they would have been had they remained in the city, where they would have been the recipients of a living wage only, provided they could still continue to earn it. Here they have not only lived—better probably than they would have lived in the city—but most of them have acquired proprietary interests in their holdings, which are destined to increase from year to year. I think I can say, therefore, that they are in a comparatively prosperous condition."

Since the establishment of the colony sixteen or eighteen families have moved away. Various causes led up to this. Two or three of them left because of ill health, either on the part of the men or members of their family, and some of them thought they could do better elsewhere as farmers. To illustrate: Several families moved to the Canadian Northwest with the opening of free land there, and in one or two other cases men who were mechanics took up small agricultural holdings near large towns, in which they expected to get some employment at their trades.

In almost every case, those who have left the colony satisfied their indebtedness to the Army either by payment or by improvements,

which were transferred at an appraised value, or by the sale of their holdings to other persons. In a number of instances settlers moved away with considerable money as a result of their occupation of holdings in the colony.

No difficulty was found in filling the places of those who departed, the departing colonist himself usually succeeded without trouble in finding a purchaser for what rights he had in his holdings. Colonel Holland says: "Instead of finding it difficult to get colonists to occupy each vacant allotment, we are simply inundated with applications from the most desirable of people, who plead with us to give them a chance to acquire a home in the country."

Relative to the Fort Amity colony, the following questions were asked by Commissioner Haggard: "Now, Commander (Booth Tucker), I want you and Colonel Holland to tell me if you are satisfied on the whole with your experiment, and whether you consider that this experiment could be applied on a large scale, and if so, under what conditions?"

Commander BOOTH TUCKER, replying, said: "I am more than ever satisfied as to the soundness of the general principles and am certain that they can be applied to any extent should the necessary capital be available. I consider it to be a sound business proposition. We have learned by the mistakes we have made to avoid them in the future. For instance, we have found that it was absolutely necessary to have a sufficiency of capital at the outset and not to depend upon raising it as we went along."

Commissioner HAGGARD. "Is the Salvation Army sufficiently satisfied with these experiments to be willing, in the event of the provision of such capital, to undertake its application in the direction of selecting suitable persons to place upon the land and to undertake the management of such settlements on a large scale?"

Commander BOOTH TUCKER. "I think we could safely do it. The experience of this last seven years has furnished us with the qualified managers for such an undertaking, which is, perhaps, one of the most necessary conditions of success."

Commissioner HAGGARD. "You say you could safely do it. Would you, or rather the Salvation Army, be prepared to do it?"

Commander BOOTH TUCKER. "Yes; to any extent. Land is abundant throughout the world. The people of the cities are hungering for the opportunity of getting at it. They only want leadership and business management. The only requisite that I see that is absolutely not to be gotten over is a supply of the necessary capital. Our experience goes to show that the man without money makes a better average settler than the man with money, and it seems to me a radical mistake that this and other countries should confine their

settlements to the man with money, and ignore the man whose capital consists of brain and muscle, but who can be turned into a prosperous 'home owner.' "

The following is a statement of the financial condition of the Fort Amity colony on April 1, 1905. The statement shows a net loss to the Salvation Army during the seven years of $23,111.50. The Salvation Army established this colony on borrowed capital, the interest rates being 5 and 6 per cent, and the amount of the interest, $25,162, has been entered as loss. The land should have been sold to the colonists at a price sufficient to cover all the items entered as loss.

SWORN STATEMENT OF FINANCIAL POSITION OF FORT AMITY COLONY (NOT INCLUDING COLONISTS' HOLDINGS) ON APRIL 1, 1905, AS PER VALUATIONS MADE BY J. S. McMURTRY, MANAGER OF HOLLY BANK, HOLLY, COLO.

ASSETS.		
Land and improvements:		
Entire colony, as per appraised valuation	$154,775.00	
Less value of land, etc., sold to colonists	66,530.00	
		$88,245.00
Sanatorium building		20,500.00
Live stock and farming equipment	[a] 30,564.00	
Less value owned by colonists	28,364.00	
		2,200.00
Furniture and fixtures:		
In staff quarters and office		1,133.87
Colonists' indebtedness to Salvation Army:		
For land, buildings, outfit, loans, etc		54,887.96
Sundry debtors		157.60
Cash on hand		983.96
Loss: Being net cost of management, including salaries of colony staff, instructors, grants, and rebates to colonists, interest on loan, and all running expenses of the colony for 7 years		23,111.50
		191,219.89
LIABILITIES.		
Salvation Army National Headquarters, loan for the purchase of land and the establishment and maintenance of the colony	169,853.52	
Loans for sanatorium	20,958.49	
		190,812.01
Sundry creditors		407.88
		191,219.89

[a] Horses, cattle, hogs, sheep, poultry, and bees, $10,872; vehicles, harness, farm tools, etc., $19,692.

The total appraised value of the land, with improvements thereon, was $154,775, the value of that sold to colonists being $66,530. The total value of the live stock and farming equipment was $30,564; the value of that owned by the colonists being $28,364.

According to this statement, the colonists (probably including purchasing colonists and renting colonists) were indebted to the Salvation Army to the amount of $54,887.96.

A statement is presented showing the financial standing of each of the colonists (not including renters) on April 4, 1905. An average for the 32 colonists has been computed from the totals shown for this table. As shown from this table the average assets per family were: Land, buildings, and improvements, $2,141.56; live stock, $333.50; farming equipment, etc., $552.88; a total of $3,027.94. The average liabilities per family were: Amount owing to Salvation Army,

$1,613.35; other liabilities, $222.10; a total of $1,835.45. The average equity per family was $1,192.49. The table follows:

FINANCIAL POSITION OF THE COLONISTS (NOT INCLUDING "RENTERS") ON THE SALVATION ARMY COLONY AT FORT AMITY, COLO., APRIL 4, 1905.

Name.	Assets.				Liabilities.			Colonists' equity.
	Land, buildings, and improvements.	Live stock.	Farming equipment, etc.	Total.	Amount owing to Salvation Army.	Other liabilities.	Total	
1. Barkman	$1,560	$700	$175	$2,435	$1,814.41	$100	$1,914.41	$520.59
2. Coker	2,640	150	750	3,540	1,326.67	.....	1,326.67	2,213.33
3. Childs	2,700	125	3,050	5,875	1,700.00	1,800	3,500.00	2,375.00
4. Cox	1,860	100	80	2,040	1,759.35	100	1,859.35	180.65
5. Cloughley	1,925	240	150	2,315	1,618.29	.....	1,618.29	696.71
6. Davy	2,585	50	350	2,985	904.28	.....	904.28	2,080.72
7. Doble	1,835	900	190	2,925	1,927.72	111	2,038.72	886.28
8. Erickson, E	1,680	500	315	2,495	1,901.78	10	1,911.78	583.22
9. Erickson, C. A	2,340	35	750	3,125	1,499.96	700	2,199.96	925.04
10. Frewing	2,440	75	100	2,615	1,618.93	.....	1,618.93	996.07
11. Greenard	2,900	.....	.....	2,900	2,107.37	.....	2,107.37	792.63
12. Grindrod	1,715	800	145	2,660	2,332.47	25	2,357.47	302.53
13. Gaylord	1,885	200	135	2,220	1,555.00	.....	1,555.00	665.00
14. Harris	2,210	250	175	2,635	1,080.76	.....	1,080.76	1,554.24
15. Hargreaves	2,685	300	200	3,185	1,831.50	.....	1,831.50	1,353.50
16. Inman	2,112	325	85	2,522	1,892.10	62	1,954.10	567.90
17. Kephardt	4,060	.....	.....	4,060	2,800.00	.....	2,800.00	1,260.00
18. Manning	2,381	700	200	3,281	1,834.65	.....	1,834.65	1,446.35
19. McAbee	[a] 2,755	225	175	[a] 3,155	1,357.91	390	1,747.91	[b] 1,407.09
20. Mitchell	1,049	260	100	1,409	735.67	.....	735.67	673.33
21. Nicol	2,108	300	90	2,498	1,806.40	35	1,841.40	656.60
22. Newman, H	3,085	170	4,275	7,530	1,223.76	1,000	2,223.76	5,306.24
23. Newman, R	1,575	100	1,380	3,055	628.49	1,000	1,628.49	1,426.51
24. Priebe	1,875	350	70	2,295	2,437.22	40	2,477.22	[c] 182.22
25. Pringle	1,850	450	175	2,475	1,185.88	.....	1,185.88	1,289.12
26. Stevens	2,395	.....	145	2,540	764.84	.....	764.84	1,775.16
27. Sachtler	1,870	250	150	2,270	2,160.91	125	2,285.91	[c] 15.91
28. Thomas	2,790	325	2,585	5,700	1,723.79	1,000	2,723.79	2,976.21
29. Waidner	1,765	200	115	2,080	2,328.27	25	2,353.27	[c] 273.27
30. Ziegler	1,700	1,400	305	3,405	1,798.54	384	2,182.54	1,222.46
31. Garrison	500	1,192	1,277	2,969	934.00	200	1,134.00	1,835.00
32. Romig	1,700	.....	.....	1,700	1,036.32	.....	1,036.32	663.68
Total	68,530	10,672	17,692	96,894	51,627.24	7,107	58,734.24	38,159.76
Average	2,141.56	333.50	552.88	3,027.94	1,613.35	222.10	1,835.45	1,192.49

[a] Including stone quarry valued at $2,000.
[b] This amount does not agree with the colonist's personal statement, given in the table which follows.
[c] In debt.

The following table, with the exception of the column showing colonists' equity, has been prepared from Commissioner Haggard's interviews with the Fort Amity colonists. Colonists' equities, except equity for No. 19, are from the preceding table.

OCCUPATION AND CONDITION ON ENTERING THE COLONY AND IN APRIL, 1905 FOR EACH COLONIST, FORT AMITY COLONY.

Colonist number.	Former residence.	Former occupation.	Number of children.	Capital on entering colony.	Colonists' equity, April, 1905.	Years on colony.
1	Kansas City	Meat washer in packing house.	5	None (b)	$520.59	6
2	Chicago	Painter	4	$13 (b)	2,213.33	7
3	Chicago	Checker, railroad company.	9	$1,000	2,375.00	7
4	Chicago	Teamster	2	None (b)	180.65	(a)
5	Omaha	Steamfitter or engineer:	5	$800 (c)	696.71	⅙
6	Kansas City	Salvation Army officer	1	None	2,080.72	4
7	Sioux City	Tinsmith	4	$10 (b)	886.28	3
8	Chicago	Street-car conductor	2	$25 (b)	583.22	7
9	Chicago	Tailor	4	$50 (b)	925.04	6
10	Chicago	Plasterer	5	None (b)	996.07	7
11	(a)	Physician or doctor	(a)	(a)	792.63	1
12	St. Joseph, Mo	Worked in packing house.	7	None (d)	302.53	1
13	Chicago	Car conductor	3	None	665.00	(a)
14	Cottonwood Falls, Kans.	Farming	None.	$1.50 and team and wagon.	1,554.24	6
15	Philadelphia	Salvation Army officer	3	None (b)	1,353.50	(a)
16	Kansas	Farming	5	Team and wagon.	567.90	4
17	Lived in vicinity	Sheep raising	(a)	(a)	1,260.00	(e)
18	Alamosa, Colo	Farming	10	Stock=$350	1,446.35	1½
19	Alliance, Ohio	Grocery clerk	3	None (b)	f 1,453.00	7
20	Colorado	(a)	1	Stock=$200	673.33	5
21	Chicago	Carpenter	4	$25	656.60	5
22	Chicago	do	4	$50 (b)	5,306.24	7
23	Chicago	Carpenter and contractor.	1	$600	1,426.51	6
24	Cleveland	Laborer and Salvation Army officer.	1	$3 (b)	g 182.12	4½
25	Hennessey, Okla	Land agent	3	$1,700	1,289.12	3
26	(a)	Salvation Army officer	3	$150	1,775.16	7
27	South Norwalk, Conn	Iron molder	6	$25 (b)	g 15.91	2
28	Chicago	Teamster and furniture mover.	4	$300	2,976.21	7
29	Baltimore	Packer, provision house.	1	None (b)	g 273.27	4
30	Sioux City, Iowa	Grocery salesman	3	$125	1,222.46	3
31	Syracuse, Kans	Farmer	3	Team	1,835.00	1
32	Medicine Lodge, Kans.	Blacksmith	3	(a)	663.68	(a)

a Not reported.
b Salvation Army paid car fare.
c From colonist's statement.
d Car fare paid by people interested in the case.
e Just bought.
f This amount does not agree with that given in the preceding table.
g In debt.

SALVATION ARMY COLONY AT FORT HERRICK, OHIO.

In the year 1899 Hon. Myron T. Herrick, ex-governor of Ohio, and Mr. James Parmelee, a citizen of Cleveland, Ohio, presented to the Salvation Army 280 acres of land situated in the township of Mentor, about 20 miles from the city of Cleveland.

The Salvation Army first contemplated the establishment of a settlement upon the model of those at Fort Romie and Fort Amity. Eight or nine families were put upon the land. It was soon found, however, as irrigation was not practiced, that each family required more ground than was available.

Adjoining land was too valuable for the Army to add to its holdings, and the settlement plan was given up. Of the families which had already settled at Fort Herrick, one went to Fort Romie, one to

Fort Amity, one remained at Fort Herrick, and others found farms or employment in the neighborhood. Two sisters, who had a fine farm in the locality, took one of the families into partnership with them. Another landowner in the neighborhood sold to one of the colonists a nice farm, with a comfortable house upon it, to be paid for in installments.

Having abandoned the plan of using this place as a land settlement, it was decided to establish a small industrial colony of an agricultural character. One of the objects of this colony is more or less to "agriculturize" certain of the city institutions of the Salvation Army, it being intended to transplant at Fort Herrick, in process of time, some of the semicharitable institutions of the Army, and thus give to the inmates of those institutions the advantage of agricultural employment and instruction. It is thought, also, that those who may be suitable might afterwards be drafted to regular land settlements, and there started upon an independent career. Following this plan, a home for inebriates has been established at Fort Herrick. From January 1, 1905, to April 10, 1905, 60 inebriates, taken from the cities, had passed through this home, and at the time of Commissioner Haggard's visit, April 10, 1905, all of them were in good employment. Among the suggested causes of the change in the habits of the inmates are: No drinking saloon within 9 miles of the colony; the country air, which appears to take away their desire for spirituous liquors; and the escape from city life, with its ever present degradations and temptations.

Commissioner Haggard says: "However these things may be, that the inebriates' home at Fort Herrick does a good work, there can be no doubt. Thus, for example, one man there who a year ago was taken from the workhouse, has, out of his small pay, now accumulated a banking account, which amounts to $60."

Major McFee, the manager, informed Commissioner Haggard that he had applications from neighboring farmers for the next 20 inebriates that he could turn out as cured.

It is the purpose of the Army, when the funds are available, to establish at Fort Herrick a home for children, with a view to their being trained in agriculture. Further, a leading object of the colony is to experiment on certain agricultural lines in order to gain experience which can be made use of at the land settlements. For instance, they now have a dairy. They are raising young pigeons for market, also poultry, and a few pheasants, for which there is a great demand in some parts of the country. An apiary has been started, and they hope to manufacture beehives.

Thus, this colony is destined to form the natural connecting link between the Army's city institutions and its land settlements. It is intended to serve the same purpose as a number of similar insti-

tutions which the Salvation Army has scattered through the world. Such, for instance, as the "Prison Gate" homes at Colombo, Ceylon, and Cape Town, Africa, where ex-criminals are trained in agriculture.

SALVATION ARMY COLONY AT HADLEIGH, ENGLAND.

The Hadleigh colony is situated on the banks of the Thames in Essex, 4 miles from Southend, and 39 miles by road from London. The Salvation Army purchased the land in 1890 at an average cost of about £20 ($97.33) per acre. The place consisted of three unoccupied farms. The population in February, 1905, was over 500, besides 200 persons who had been sent to the colony by the Mansion House relief fund committee. As a result of the establishment of this colony a village of 1,300 population has sprung up at Hadleigh.

The land for the most part is a stiff clay, overlying beds of the London clay. It is poor and cold in character, yet of such land as this has been formed the Hadleigh colony, with its 100 acres of fruit trees, its upland and marsh pastures, its brick works, its chicken farms, and its market garden. The colony's total receipts for 1904 amounted to over £33,000 ($160,594.50).

The poor persons received upon the colony are of three classes:

1. Those who are introduced through the agency of the Salvation Army Social Operations in various parts of England.

2. Those who are sent there by various poor law authorities, agreements having been made for the payment of varying sums on their account for fixed periods, such sums running from 5s. ($1.22) to 10s. 6d. ($2.56) per week for periods of from three to twelve months.

3. Special cases introduced either by philanthropic societies or by relatives or friends of persons desiring to receive the benefits of the colony.

The result of the employment of this class of labor is to make the working of the colony very expensive. The colony can not be considered from the point of view of an ordinary commercial undertaking, as it partakes largely of the nature of a charity. The annual deficit, which in 1892 amounted to between £4,000 ($19,466) and £5,000 ($24,332.50), is now very small, and when the brickworks, etc., are fully developed there will probably be no annual deficit.

As in the case of those in the United States, this colony was started without sufficient capital. The total capital invested in the colony is about £130,000 ($632,645). The colony is mortgaged or otherwise forms the security for about £100,000 ($486,650), borrowed at 4 per cent per annum, to pay for the land and to start the various industries, etc. The colony and the industries connected with it are valued at over £200,000 ($973,300).

The stories told to Commissioner Haggard by the men and lads on the colony concerning their past life were similar in substance.

Either they were out of work and were starving, or they were wandering about the streets, or they had "gone to the bad." In every case the Salvation Army had picked them up, and they assured the Commissioner that they were now happy and contented.

The men are, as far as possible, paid by piecework, and there have been some in the colony who have taken in as much as 15s. ($3.65) per week, in addition to their board and lodging. At the time of Commissioner Haggard's visit one man was receiving 9s. ($2.19) a week for clay digging, and another, working in the market garden, 7s. 3d. ($1.76) per week, in either case plus their board and lodging. Both of these men came from a London Poor Law union. The average man was paid about 3s. ($0.73) per week, in addition to board and lodging.

Two hundred and fifty pigs and 19 cows are kept on the colony, and on the poultry farm 2,500 stock birds are kept.

Near the residence of the manager of the colony is located a large store. Here vegetables, etc., are brought, sorted, loaded into vans, and sent to Southend, where the colony has its own market, in which the produce is sold at wholesale rates to various dealers.

The "citadel" or gathering hall seats about 400 persons. There religious services are held, and every Saturday night a popular concert. Every colonist is expected to attend these gatherings, the object being to provide entertainment which will induce men to keep away from the public houses.

The relationship existing between the Army officials and other religious bodies in the neighborhood is good. No pressure is brought to bear upon any man to force him to conform to the religious principles of the Army.

Located at the colony is an inebriates' home. Inebriates are taken at a charge of from 25s. to 30s. ($6.08 to $7.30) per week. The Salvation Army authorities stated to Commissioner Haggard that from 60 to 70 per cent of the inebriates are permanently reclaimed after an average period of 8 months' treatment.

No policemen are on duty on the Hadleigh colony. Three years have passed since a drunk and disorderly case against any colonist was brought before the magistrates. This immunity from crime doubtless arises from the kind, but strict, discipline practiced in the colony, the moral tone which has grown up there, and from the circumstance that temperance is enforced. If by chance a man is found to be drunk, he is warned, and should he repeat his offense he is sent off the place. There is practically no need for any other form of punishment.

Commissioner Haggard sums up as follows: "The Hadleigh settlement is to my mind an instance of the extraordinary results which can be attained by wretched men working on land that the ordinary

agriculturist would also call wretched. Putting aside its most valuable charitable and social uses, it shows what could be done with much cold English soil if only sufficient capital and labor were applied to that soil."

THE CANADIAN GOVERNMENT AND LAND SETTLEMENTS.

Commissioner Haggard submitted to the Governor-General of Canada and his ministers a rough draft of his report upon the land colonies. In view of the generally favorable report, the commissioner asked whether the government of the Dominion was prepared to donate a suitable tract of land for the purpose of the settlement of carefully selected families taken from among the poor of Great Britain.

The report was considered satisfactory and the Canadian government, under the authority of His Excellency the Governor-General in council, stated that it is prepared at any time to give 10 townships (240,000 acres) for colonization purposes, the only consideration being that the liberal conditions of settlement prescribed by the laws of Canada be complied with.

The selection of the land is to be left entirely to the judgment of the commissioner appointed by the British Government; the Canadian government will, however, deem it their duty to place at the disposal of the commissioner the services of all their agents in the Northwest Territories to assist in the selection of such land.

The prime minister further states that should the experiment be successful he has no doubt that the Canadian government will be disposed to set aside other tracts of land under similar conditions.

The grant of 240,000 acres, allowing 160 acres per family, which is the ordinary Canadian homestead, would accommodate 1,500 families, or, if the families average 5 persons, 7,500 souls.

The cost of the transportation and the settling of that number of people in Canada, where the land is given, is estimated by Commissioner Haggard at approximately £200 ($973.30) per family.

Relative to the proposed Canadian settlements, Hon. Clifford Sifton said: "I have given a good deal of thought during the last few days to your (Commissioner Haggard's) proposed scheme for placing deserving but impecunious people from the cities of Britain upon farms in Canada, and I am convinced that it offers the promise of success. * * * Given the land and a practicable system of selection and management, in regard to which you have the cooperation of the Salvation Army, than which no agency can be more efficient, the only thing remaining is the capital. * * * I regard your scheme as an embodiment of the truest and best form of imperial patriotism, because it is building for the future by helping to give a solid British basis to the population of our Great West."

The Canadian prime minister said: "The government of Canada is satisfied that if a proper class of settlers be secured, such a scheme as you (Commissioner Haggard) have in mind ought to be completely successful."

COMMISSIONER HAGGARD'S SCHEME OF NATIONAL LAND SETTLEMENT.

The plan evolved by Commissioner Haggard for "transferring the urban population of the United Kingdom to different parts of the British Empire" may be outlined as follows:

1. That a sufficient loan, or rather the interest on such loan, shall be guaranteed by the British Government, or jointly by the British Government and such colonies as are willing to cooperate.

It will be well worthy of consideration as to whether the large municipalities and the Poor Law unions of the United Kingdom should not be asked to assist. Probably this could best be done by promising a fixed sum toward the expenses of any indigent family who might be taken off their rates.

COMMISSIONER HAGGARD'S APPROXIMATE STATEMENTS RELATIVE TO SUGGESTED SCHEME OF CANADIAN COLONIZATION.

[Estimated cost, converted into dollars, per family of five persons. Each family to be settled on 160 acres.]

APPROXIMATE STATEMENT SHOWING COST, EXCLUSIVE OF LAND, OF SETTLING COLONISTS.

Cottages and barns	$340.66
Live stock	145.99
Implements and fencing	97.33
Five months' food or allowance	97.33
Seed and feed	97.33
Transportation	194.66
	973.30
Yearly repayments by colonists on New Zealand plan of 6 per cent (including 1 per cent sinking fund)	58.40

APPROXIMATE STATEMENT SHOWING ANNUAL CHARGES, INCOME AND PROBABLE SURPLUS PER FAMILY.

Loan for settlement (land free)		$973.30
Annual charges:		
Interest on loan, at 3 per cent	$29.20	
Sinking fund, 1 per cent	9.73	
Management and general improvement, 1 per cent	9.73	
Failures, sundries, and bad debts, one-half of 1 per cent	4.87	
Total		53.53
Annual income:		
Interest and sinking fund from settlers on loan, 6 per cent	$58.40	
Installment on land at 12s. ($2.92) per acre, payable 32 years (although the land is given free by the Canadian government, it is suggested that a small charge should be made to the settler of, say, from 6s. to 12s. per acre, to form the nucleus of a colonization fund, etc.)	14.60	
Total		73.00
Total surplus available for colonization fund		19.74

APPROXIMATE STATEMENT SHOWING SECURITY FOR LOAN (160 ACRES OF LAND PER FAMILY).

Loan		$973.30
Present value of unoccupied land, at £1 ($4.8665) per acre		778.64
Security for loan:		
Value of land when occupied, at £2 ($9.7330) per acre	$1,557.28	
Value of buildings at cost of materials	340.66	
Total security		1,897.94
Value of land in, say, 10 years, when the rest is colonized, at £5 ($24.3325) per acre (allowing nothing for implements, live stock, and general improvements)		3,893.20

2. A permanent imperial officer should be appointed, to be known as the superintendent of land settlements or by some similar title. In him, as a trustee for the Government, the capital sums should be vested; or, if it were thought more desirable, the money might stand to the credit of a board whereof this superintendent was a member.

One of the duties of this official should be to occasionally visit and report upon all colonies that may be established. Further duties should be to stand between the Government and the charitable bodies which shall select the settlers; to receive from them and to check their returns; to investigate any complaints made against them, and, if found correct, to remedy same; to watch that they put no undue religious or sectarian pressure upon the colonists, and to see that such charitable bodies select the settlers fairly and judiciously from among British subjects only.

3. The Salvation Army is prepared to select city folk suitable for agricultural settlers, move these settlers to the settlements, and provide them with skilled instruction in local agriculture and with the counsel and assistance needful to beginners in every path of enterprise.

In this connection especial attention is called to Commander Booth Tucker's letter of April 24, 1905, replying to various questions asked by Commissioner Haggard:

"In the event of the provision of the necessary capital our organization (the Salvation Army) will be prepared to undertake to any extent its application in the selection of suitable persons to place upon the land, and the management of such settlements on a large scale."

"Arrangements have been made for the devolution of the leadership and the management of the Army of a nature which, so far as we can foresee, must insure its permanence and that of its work upon the present established lines and basis."

"In the case of the appointment by His Majesty's Government of a superintendent of land settlements or other similar officer we shall be perfectly prepared to work with and under his supervision."

"The Salvation Army is prepared to undertake the work of land settlement anywhere within the boundaries of the British Empire for

the sake of charity for the general good alone, charging against the colonization funds only the actual salaries and out-of-pocket expenses paid to or by the managers of the colonies, their directors and subordinates, together with the cost of the dwellings occupied by the said managers and their assistants."

"The Salvation Army would expect no other pecuniary return or remuneration of any sort for its labors in this cause."

"From the considerable knowledge which the leaders of our organization possess as to the condition of the working classes and as to the possibilities of colonization under wise management, we have every confidence in the practicability of your proposals which you have been good enough to explain to me. It is, so far as I am aware, the first definite business-like proposal that has yet been advanced for dealing on a large and scientific basis with what is universally admitted to be one of the most serious problems of the day."

4. As to safeguarding the repayment of the capital advanced and the cost of starting such land settlements, it must be demonstrated that the settlements can be made to pay their way upon a business basis. Commissioner Haggard proposes that in a general way the New Zealand Advances to Settlers Act be followed. Under that act he states that up to March 31, 1904, the advances made since about 1895, when it began to operate, amounted to £4,009,520 ($19,512,329.08). The securities for the net authorized advances were valued at £8,704,640 ($42,361,130.56), while the 1 per cent sinking fund in the hands of the public trustee was £158,520 ($771,437.58).

The following table shows the payments due for every £100 ($486.65) of the loan advanced. The capital lent and the interest at 5 per cent are repaid in 73 half-yearly installments; that is, 36½ years. To economize space, figures are shown for only the first 12 payments (6 years); the amount of the payment apportioned to interest continually decreases, while the amount credited on the principal continually increases.

TABLE OF PRESCRIBED HALF-YEARLY INSTALLMENTS FOR EVERY ONE HUNDRED POUNDS ($486.65) OF THE LOAN.

Half-year.	Prescribed half-year installment.	Apportioned thus—		Balance of principal owing.
		On account of interest at 5 per cent.	On account of principal.	
First	$14.60	$12.17	$2.43	$484.22
Second	14.60	12.11	2.49	481.73
Third	14.60	12.04	2.56	479.17
Fourth	14.60	11.98	2.62	476.55
Fifth	14.60	11.92	2.68	473.87
Sixth	14.60	11.84	2.76	471.11
Seventh	14.60	11.78	2.82	468.29
Eighth	14.60	11.70	2.90	465.39
Ninth	14.60	11.64	2.96	462.43
Tenth	14.60	11.56	3.04	459.39
Eleventh	14.60	11.48	3.12	456.27
Twelfth	14.60	11.42	3.18	453.09

DECISIONS OF COURTS AFFECTING LABOR.

[Except in cases of special interest, the decisions here presented are restricted to those rendered by the Federal courts and the higher courts of the States and Territories. Only material portions of such decisions are reproduced, introductory and explanatory matter being given in the words of the editor.]

DECISIONS UNDER STATUTORY LAW.

EMPLOYERS' LIABILITY—EMPLOYMENT OF CHILDREN—DANGEROUS APPLIANCES—CONSTRUCTION OF STATUTE—*Sterling v. Union Carbide Company, Supreme Court of Michigan, 105 Northwestern Reporter, page 755.*—This case involved the application of a statute relating to the employment of children under 16 years of age, any employment by which life or limb is endangered being thereby forbidden. Sterling was under 16 years of age, and was employed by the Union Carbide Company at putting sheets of metal through a corrugating machine. While so engaged he attempted to remove a partly detached corner from one of the sheets, and his hand was drawn into the rollers and severely injured.

Damages were allowed in the circuit court of Chippewa County, and, on appeal, by the supreme court of the State. Sterling testified that he knew he was liable to get hurt if his fingers got caught in the rollers, and that it was dangerous to reach toward the sheet when it was nearly through, but that he did not at the time have the danger in mind. He also testified that he was given no instructions as to the operation of the machine.

The various questions involved were briefly touched upon in the opinion of the court as given by Judge Montgomery, from whose remarks the following is quoted:

Upon the question of whether the employment of plaintiff at an employment whereby his life or limb was endangered constitutes negligence, there is no direct authority in this State. In Borck *v.* Michigan Bolt and Nut Works, 111 Mich. 129, 69 N. W. 254 [see Bulletin No. 12, p. 640], recovery was denied, although the boy was under 14, but it was stated in that case that there was no count in the declaration for negligence in employing the plaintiff. There, are, however, numerous cases in this State which declare and apply the well-recognized rule that, where a statute requires an act to be done or abstained from by one person for the benefit of another, an action lies in favor of the latter for a failure to observe the requirements of the statute. [Cases cited.]

It is insisted by appellant's counsel that the employment of the plaintiff was not the proximate cause of the injury. Whatever view may be entertained under statutes differently worded, we think it entirely clear that the disregard of the inhibition of this statute, by placing the plaintiff at work at an employment where his life or limb was endangered, constituted the negligence or wrong of which plaintiff has the right to complain, and that the casual connection between that wrong and the injury to plaintiff is clear. (Perry *v.* Tozer (Minn.) 97 N. W. 137 [see Bulletin No. 51, p. 448]; Marino *v.* Lehmaier, 173 N. Y. 530, 66 N. E. 572, 61 L. R. A. 811 [see Bulletin No. 48, p. 1100].)

Closely connected with this question is that of assumption of risk. This question we regard as settled [i. e., that in such cases the risk is not assumed]. (See, also, Hall *v.* West & Slade Milling Co. (Wash. 81 Pac. 915 [see Bulletin No. 62, p. 32].)

The question of plaintiff's contributory negligence was properly submitted to the jury. The statute upon which this action is founded clearly recognizes that a child under 16 years of age is immature in judgment. It was doubtless with this in view that this statute was enacted. The plaintiff was not instructed, and, when a condition arose calling for prompt action on his part, he acted doubtless hastily, and whether with such judgment as could be expected in a boy of his years, acting without specific instructions, was properly a question for the jury. (See Perry *v.* Tozer, and Marino *v.* Lehmaier, supra.)

Employers' Liability—Mining Railroad—Construction and Constitutionality of Statute—*Minnesota Iron Company v. Kline, Supreme Court of the United States, 26 Supreme Court Reporter, page 159.*—This case was before the Supreme Court of the United States on appeal from the Minnesota supreme court, in which judgment had been awarded Kline on account of injuries received by him while in the employment of the company named. The negligence of a fellow-servant was the cause of the injury, but a statute of Minnesota (G. S., Sec. 2701) makes railroad companies liable for such negligence, with a proviso that liability does not attach where the injury is received in the construction of a new road, or any part thereof, not open to public travel or use. The road in question had a narrow-gauge track, and was used by the mining company in stripping earth from the surface of a mine.

The judgment of the State court was upheld by the United States Supreme Court on grounds which appear in the following quotation from the remarks of Mr. Justice Holmes, who delivered the opinion of the court:

The supreme court of Minnesota construed the act to apply to this case, and held it constitutional when so construed. Of course, if the statute as interpreted is not within the prohibitions of the 14th Amendment, we do not interfere with the construction adopted by the State court. The State court held that the act was confined to the dangers peculiar to railroads, and did not discriminate against railroad

companies merely as such. It read the proviso as only exempting incomplete roads, marking the time when the statute should take effect, and not as confining it to roads intended for public travel. Before us it was argued that when the statute was passed there were no private railroads in the State, and that, if the proviso is taken to mean what the court said, the discrimination is senseless and unjustified; whereas, if it be taken to confine the statute to public roads after public travel has begun, the distinction may be maintained. We are of a different opinion. Some time must be fixed when the law shall begin to operate, and the time when the road is finished is a natural and proper time. There may be unavoidable and exceptional dangers before the track is finished and while cars are being run over it for construction purposes, and the legislature might think it proper that the servant should take the risk of these even if the negligence of a fellow-servant cooperated, just as he takes the risk of the known peculiar dangers when he sets about repairing the effects of an accident. The fact that there may be also dangers like those on the finished road does not prevent the legislature from considering the situation as a whole and keeping the old rule on practical grounds until the exceptional risks come to an end. It was assumed in argument that the statute would not apply to a road like the present if it were built in aid of the construction of a public railroad which was not yet completed. We see nothing in the decision or the statute to warrant the assumption, and therefore need not discuss what the effect of such an exception would be. Of course, there is no objection to legislation being confined to a peculiar and well-defined class of perils, and it is not necessary that they should be perils which are shared by the public, if they concern the body of citizens engaged in a particular work. (Holden *v.* Hardy, 169 U. S. 366, 42 L. ed. 780, 18 Sup. Ct. Rep. 383.)

"It was not argued that the statute was bad as interfering unduly with freedom of contract. There is no doubt that that freedom may be limited where there are visible reasons of public policy for the limitation. (Holden *v.* Hardy, 169 U. S. 366, 391, 42 L. ed. 780, 790, 18 Sup. Ct. Rep. 383.) The constitutionality of the law, so far as it merely does away with the exception as to the negligence of fellow-servants from the general law of master and servant in the case of railroads, is not disputed. (Missouri P. R. Co. *v.* Mackey, 127 U. S. 205, 32 L. ed. 107, 8 Sup. Ct. Rep. 1161.) The whole case is put on the proviso, and the argument with regard to that is merely one of the many attempts to impart an overmathematical nicety to the prohibitions of the Fourteenth amendment."

EMPLOYERS' LIABILITY—SAFE PLACE TO WORK—MINE REGULATIONS—INSPECTOR'S NOTICE—EVIDENCE—*Andricus' Administrator v. Pineville Coal Co., Court of Appeals of Kentucky, 90 Southwestern Reporter, page 233.*—In this case recovery was sought for the death of Gus Andricus, occasioned, as was alleged, by defective ventilation of the company's mine in which he was employed. The judgment was in favor of the defendant company in the circuit court of Bell County, which judgment was, on appeal, reversed. Andricus and

one Staples were Greeks and had been at work in the mine only part of a day when they lost their lives on account of the foul gases in the mine. The admissibility of certain depositions as evidence, as well as of the notices served on the company by the State mine inspector, was one of the questions in issue. On this point and on the effect of the violation of a police regulation as determining liability the court ruled as follows, Judge O'Rear delivering the opinion:

In addition to the testimony of the witnesses, appellant offered certified copies of notices given by the State mine inspector to appellee on June 24, 1902, and on October 4, 1902, condemning the ventilation of the mine. The State mine inspector required, by these notices, that the owners remedy the defects in ventilation as therein pointed out and specified. The court rejected these copies. Nothing was done, so far as the record shows, to comply with the State mine inspector's requirements in the matter. It was admitted that Andricus was killed by foul gases in the mine. The defense was that the condition was not because of appellee's negligence, but was brought about by Andricus' own negligence in going back to work too soon after shooting the coal, and before the gas caused by the shot could be dissipated by ventilation or otherwise. Appellee's mine foreman testified as a witness for appellant. He, too, had been employed at that mine only that day—the day of the death of the two Greeks. He had not had time to learn, or had not learned, of the true condition of the mine, and said nothing whatever to the decedent and his companion about its condition. The next day the foreman did inspect it at that point, and testified that the ventilation was entirely insufficient and the air was bad. Upon this evidence, the circuit court granted a motion for nonsuit, and peremptorily instructed the jury to a verdict for appellee. If the testimony of A. L. Doran, appellee's mine foreman above alluded to, and which was embodied in his deposition read in the case, was properly admitted, the motion for a peremptory instruction should have been overruled. His testimony alone shows that the mine was unfit, because of lack of ventilation, to be used. Appellee knew of it, and, whether it did or not, it was bound to take notice of it, and will be treated, at the suit of an employee injured or killed by such failure to provide a reasonably safe place to work, as if it in fact knew of it. It was actionable negligence to suffer the mine to be in that condition when in use, and was furthermore negligence in the operators to put men to work in it without apprising them of its condition; for, unless the danger was known to the laborer, or was an obvious one, necessarily falling under the workman's attention in the course of his employment, he was not bound to look for it, but might rely upon the implied assurance and superior means of knowledge of his employer that the premises were reasonably safe and fit for the purposes for which they were being used.

The deposition of Doran was taken in view of his contemplated emigration. The notice was to take his deposition in this case. It appears that there was another suit pending at the same time and in the same court by the personal representatives of Mike Staples, the fellow-workman of decedent in this case, and who lost his life at the same time and from the same cause. The caption of the deposition shows that it was taken in Staple's case. But it says it was taken

"pursuant to attached notice," which was styled for and given in this case. The clerk's indorsement shows that the deposition was filed. Presumably it was filed in this record, or it could not have been used on the trial at all, save by consent; nothing appearing to the contrary. As there was no exception filed, the objection to the reading of the deposition was properly overruled, in any event. The same person was administrator of both decedents, the same cause of death was relied on, and the same negligence sued for in each case. The same defendant was sued in each case. The parties appear to be represented by the same counsel in each case. Depositions taken in one case, that are relevant in the other, may be read in the other case, if filed therein before the trial. (Kerr *v.* Gibson, 8 Bush, 129.)

Probably the most important matter of practice arising in the case was the action of the circuit court in refusing to admit the certified copies of the notices given by the State mine inspector to appellee concerning the condition of the mine shortly before occurrence sued for. We are not advised of the basis of the court's ruling. But we deem the matter of enough importance and novelty to treat it in all the aspects in which it has occurred to us. If it be claimed that evidence of an unsafe condition of the mine in June or October does not tend to prove that the condition was unsafe in November, however the point might be decided, it would not control; for there is evidence that the condition is unsafe on 2d of November from a certain cause, and it is a relevant fact to be proved that that condition existed October 4th, previous, as well as on June 24th, previous. The precise fault to be shown is insufficient ventilation, a defect of plan. It is a relevant fact, if not a necessary one, in certain aspects of the case, to show that the plan was defective, and had been in operation and tested long enough to have demonstrated the fact, and therefore was actually known to the employers.

Perhaps the objection went to the very root of the matter, and was based upon the assumption that the State mine inspector's examination and report could not of itself establish the fact; that the report or notice was, indeed, only hearsay evidence, and not receivable in an action of one injured by the condition found by the report as against the mine owner; or that, at least, as might be assumed from a reading of the statute, it was alone a police regulation, a breach of which was indictable, and on the trial of which, by the terms of the statute, the inspector's report and inspection might have been received as evidence, and, indeed, were required to have been shown, before the penalties fixed by the statute could be imposed for a failure to comply with them. Where a large number of persons are employed in an extra-hazardous business, it is undoubtedly within the police power of the State to regulate, or to require the employer to regulate, the conditions so as to safeguard the lives and health of the laborers. To that end, it is competent, and, indeed, may be necessary, that suitable provision should be made for inspection of the premises and appliances, in order to compel a compliance with the statute, as well as to punish its breaches. One object of such inspection is to ascertain the fact whether the law is being observed and whether its requirements have been complied with. This is on behalf of the public; not only the State as a corporate and sovereign being, but of all the public who are concerned in knowing the fact, for the information and guidance peculiarily of those who are the direct objects of the statute's protec-

tion. For the primary policy of the statute is to prevent injury to the class named, either in their health or loss of their lives. This may be done by requiring the owner or operator to remedy defects, as well as by giving such notice to the laborers that they may keep away from or otherwise protect themselves in the defective premises.

But the statute goes further, and provides a punishment for those who violate it. The main object of the punishment is, of course, to coerce its observance of the regulation by the persons punished and by others witnessing his example. But all preventive statutes do not entirely prevent the mischief at which they are aimed. This is anticipated in the provision for a penalty for the breach. The penalty imposed by the statute is not for redress of the injury done, but is to punish the wrong of failing to observe the law. Whether or not the fine be imposed is a matter which concerns the body politic, but is wholly beside the question of injury inflicted and the responsibility of the wrongdoer to the injured party for it. Whatever personal liability accrues from a specific act of negligence, although such negligent act may be embraced in the terms of the statute as a thing prohibited, remains unaffected by the statute. In so far as the statute creates new duties from the mine owner or operator to the laborer, they attach upon the assumption of that relation by the parties, and for a breach of such duties, where injury results to the laborer, an action will lie therefor. The statute requires the owner or operator of a coal mine to adopt certain methods for the safety of his employees. One operating such a mine now assumes to his employees that he will do so, and his failure is a breach of the implied undertaking, and is per se an act of negligence toward the employee, although before the statute it may or may not have been deemed negligence of itself. One effect of the statute is the erection of a legislative standard of duty or care, in addition to that imposed previously by the common law. A breach of one is as clearly and as necessarily a violation of the laborer's right as would be a breach of the other. [Cases cited.]

Besides, a statute of this State provides: "A person injured by the violation of any statute may recover from the offender such damage as he may sustain by reason of the violation, although a penalty or forfeiture for such violation be thereby imposed." (Section 466, Ky. St. 1903.) Chapter 88, Ky. St. 1903 (sections 2722 to 2733a, inclusive), creates the office of inspector of mines. It defines his duties with respect to examination of the condition of coal mines operated in this State employing more than five men. By section 2731, Ky. St. 1903, it is made the duty of mine owners or operators to provide suitable and efficient ventilation of their mines. Section 2724, Ky. St. 1903, empowers the mine inspector to visit and inspect the mines, and, if found insecure or lacking in ventilation, so as to endanger the health or safety of the persons employed therein, it is made his duty to so notify the mine owner or operator, and to require him to remedy the defects pointed out. Certain penalties and proceedings are allowed for the failure of the mine owner or operator to comply with the requirements which affect the general public. Section 2725, Ky. St. 1903, provides, in addition: "The inspector of mines * * * shall keep a record of all the inspection made by him, and shall furnish a certified copy of his report of the inspection of any mine inspected by him to the commonwealth's attorney of the district in which the mine

is situated, on application therefor, which copy shall be admissible in evidence in any court in this commonwealth, and shall be prima facie evidence of the truth of recitals therein contained." This section means, not only that the copy furnished to the commonwealth's attorney shall be receivable as evidence, but that all copies of such reports, made and certified by the inspector of mines, shall constitute such evidence. Certain officials are required by law to certify to certain facts of concern to the public or members thereof, of which records are made and kept. When so made, they establish the existence of the conditions certified to, and are binding as to their verity till impeached in the manner allowed by law. In this instance they become established prima facie only, and may be rebutted. (Godfrey *v.* Beatyville Coal Co., 101 Ky. 339, 41 S. W. 10.) This rule does not deprive the coal company of a trial, nor dispose of its property and other rights without a hearing and day in court. It is competent for the legislature to place the burden of proof in actions, by making official determination or certification prima facie true.

The court is of opinion that the circuit court erred in excluding the copies of the mine inspector's notices, as well as erred further in giving the peremptory instruction in the case.

Wherefore the judgment is reversed, and the cause is remanded for a new trial under proceedings consistent herewith.

Employment of Children—Employment Certificates—Discrimination—Constitutionality of Statute.—*Collett v. Scott, superior court of Pennsylvania, certified copy of opinion.*—This case was before the superior court on appeal from the court of common pleas of Luzerne County. In that court a judgment had been rendered in favor of the defendant, Scott, who was a borough common school superintendent, and who had refused to issue an employment certificate to the plaintiff, Collett, under the terms of the act of May 2, 1905, P. L. 344. Scott had not disputed the facts alleged, but maintained that he could not constitutionally be held to the performance of the duties prescribed in the law in question, which contention was upheld by the court below, and on appeal, by the superior court. (For the law in full see Bulletin No. 63, pages 263 to 266.)

Scott's defense consisted of three parts: First, that the law did not include minors over 16 years of age in its provisions relative to employment certificates; second, that as an officer of the State of Pennsylvania he was protected by the constitution of that State from an imposition of onerous duties for the performance of which compensation was denied, and, third, that the law in question was in contravention of the provisions of the fourteenth amendment to the Constitution of the United States.

On these points Judge Rice, who delivered the opinion of the court, spoke as follows:

The court below decided against the defendant upon the first two propositions, and while his counsel do not in their printed brief ex-

pressly assent to these conclusions, they have presented to us no argument in opposition to them. Therefore, and also because we all are of opinion that the court was right in sustaining the third proposition, we do not feel called upon to discuss them with a view to determining whether or not the case can be decided upon them without consideration of the Federal question. In saying this we are not to be understood as intimating a doubt as to the correctness of the conclusions of the court upon the first two questions.

Conceding, for the purposes of the case, all that the learned counsel for the appellant has so forcibly and ably argued in support of the claim that the legislature has power to prohibit the employment of minors under a certain age in or about anthracite coal mines and the power to prescribe certain educational qualifications as a condition precedent to the right of minors who have reached the specified age to be so employed, without imposing the same restrictions upon minors before engaging in other employment, there remains the serious objection, which has not been satisfactorily answered, that the legislative provisions under consideration make a discrimination between minors of the same sex and age, the same mental and physical ability, the same experience in this avocation and the same educational qualifications, permitting members of one class to obtain employment certificates, without which no minor can be employed at all, upon much easier terms than are required of members of the other class. The first class consists of those who are able to produce, in addition to the affidavit of parent, guardian or custodian, a certificate of registration of birth, baptism or circumcision, as kept by any religious denomination, or a certificate of registration of birth as kept by any public authority, or, in case of a foreign-born child, a true copy of passenger manifest, passport or other official record on file in the office of the commissioner of immigration at the port of arrival. The second class consists of those who are unable to produce either of such certificates or copy of such official records. A member of the first class may obtain an employment certificate, if he can read at sight and write legibly simple sentences in the English language, while a member of the second class, although the same age as the member of the first class and perhaps older, not only (1) must be able to read at sight and write legibly simple sentences in the English language, but in addition to the affidavit of parent, guardian, or custodian, is required (2) to produce a statement of the principal teacher of the last school which he attended certifying that he had received instruction in reading, spelling, writing, English grammar, and geography, and is familiar with the fundamental operations of arithmetic to and including fractions, and (3) to produce such evidence as will enable the common school superintendent to certify that he regularly attended the public schools, or schools equivalent thereto, during the year previous to applying for such school record and for the period required by the compulsory attendance laws of this Commonwealth. Proof that he is of the prescribed age, no matter how convincing, will not take the place of these additional prerequisites which a minor of the second class must show that he possesses in order to obtain an employment certificate. Doubtless the strict enforcement of these regulations applicable to this class would exclude from employment in or about the mines a very large proportion of minors of the second class under 14 years of age, and

thus tend to prevent imposition on the part of such as to their age; but it is equally apparent that it would make it impossible for great numbers of minors between 14 and 21 years of age, who are able to read at sight and write legibly simple sentences in the English language and who can prove conclusively that they are of the required age, to obtain an employment certificate until they have undergone school training for a considerable period in other branches of education. To require this to put them on an equal footing as to the right to labor in or about anthracite coal mines with the minor who is able to produce a certificate of registration of birth, baptism, or circumcision, or copy of an immigration record is to deny them the equal protection of the laws. The first section of the fourteenth amendment does not prohibit classification of the subject of legislation, and the application of different regulations to different classes. Nor are the courts warranted in declaring a classification made by the legislature to be in conflict with the section merely because, in their judgment, it is unnecessary, unwise, or inexpedient.

But although it is primarily a legislative question, it is not beyond the jurisdiction of the courts to inquire and determine whether the attempted classification transgresses constitutional limitations of legislative power. "While good faith and a knowledge of existing conditions on the part of the legislature is to be presumed, yet to carry that presumption to the extent of always holding that there must be some undisclosed and unknown reason for subjecting certain individuals or corporations to hostile and discriminating legislation is to make the protecting clause of the fourteenth amendment a mere rope of sand, and in no way restraining State action." (Justice Brewer in Gulf, Colorado and Santa Fe R. R. Co. *v.* Ellis, 165 U. S., 150.) Arbitrary selection can never be justified by calling it classification. Even in the most extreme cases in the appellant's brief it is expressly or impliedly conceded that while every presumption possible in favor of the validity of the legislative classification is to be made, yet where it is apparent that it is not based on any reasonable ground, or any difference which bears a just and proper relation to the subject with reference to which the classification is attempted, but is a mere arbitrary selection, it will not relieve the statute from the equality clause of the fourteenth amendment. The learned judge below reached the conclusion that the provisions of the act under consideration are, for that reason, in conflict with that clause, but that section 1, which makes it unlawful to employ any minor under 16 years inside of any anthracite coal mine, or to employ any minor under 14 years in any anthracite coal breaker or colliery, or around the outside workings of any anthracite coal mines, and section 2, which prescribes the remedy for violation of the provisions of section 1, are a valid and constitutional exercise of the police power and are enforceable notwithstanding the invalidity of the other provisions of the act relative to employment certificates. We concur in his conclusion, and do not find that we can add anything further to what is clearly set forth in the opinion filed by him in support of it.

The judgment is affirmed.

EMPLOYMENT OFFICES—LICENSES—CONSTITUTIONALITY OF STATUTE.—*People ex rel. Armstrong v. Warden of City Prison of New York, Court of Appeals of New York, 76 Northeastern Reporter, page 11.*—James J. Armstrong had been imprisoned on conviction for conducting an employment office without securing a license therefor, and sued out a writ of habeas corpus against the warden of the prison. Armstrong's contention was that the law, which, in brief, requires persons keeping employment offices in which a fee for services is charged in cities of the first and second class to first procure a license, was unconstitutional. The appellate division of the supreme court had decided adversely to Armstrong's claims, whereupon he appealed to the court of appeals, which also supported the statute. The opinion of the court was announced by Judge O'Brien, and is in part as follows:

The relator [Armstrong] insisted in the courts below, and insists in this court, that the statute upon which the commitment is based is void, as in conflict with the State and Federal constitutions. It is argued that it is in conflict with the equal rights clause of the fourteenth amendment of the Federal Constitution, since it applies only to cities of the first and second class. But it seems to be well settled in this court and in the Federal court that the equality within the contemplation of the fourteenth amendment does not necessarily include a territorial equality, and that legislation which, though limited in the sphere of its operations, affects alike all persons similarly situated within such sphere, is valid. [Cases cited.]

The other objection made by the relator to the validity of the statute presents a question which has been very much discussed in this court, as well as in other courts, and that is that the statute interferes with the relator's right to carry on a lawful business without being hampered by statutory regulations. The cases are abundant which hold that the individual has the right to carry on any lawful business, or earn his living in any lawful way, and that the legislature has no right to interfere with his freedom of action in that respect, or otherwise place restraints upon his movements. But, of course, these cases must all be understood as applying to laws that are not within the police power. If the statute comes fairly within the scope of the police power, it is a valid law, although it may interfere, in some respects, with the liberty of the citizen, which of course, includes his right to follow any lawful employment. A statute to promote the public health, the public safety, or to secure public order, or for the prevention or suppression of fraud, is a valid law, although it may in some respects interfere with individual freedom. All business and occupations are conducted subject to the exercise of the police power. Individual freedom must yield to regulations for the public good. It may be laid down as a general principle that legislation is valid which has for its object the promotion of the public health, safety, morals, convenience, and general welfare, or the prevention of fraud or immorality. We think that such is the character of the statute in question. It was intended to regulate employment agencies in cities. The legislature has the right to take notice of the fact that such agencies are places where emigrants and ignorant people frequently resort to

obtain employment and to procure information. The relations of a person so consulting an agency of this character with the managers or persons conducting it are such as to afford great opportunities for fraud and oppression, and the statute in question was for the purpose of preventing such frauds, and probably for the suppression of immorality.

We think that the objections to the statute are not well founded, that it is a valid law, and therefore the order should be affirmed.

INJURIES CAUSING DEATH—DAMAGES—JOINDER OF CAUSES OF ACTION.—*Nemecek v. Filer and Stowell Co., Supreme Court of Wisconsin, 105 Northwestern Reporter, page 225.*—Anna Nemecek sued in the circuit court of Milwaukee County, under sections 4255, 4256, R. S., 1898, to recover damages for the accidental death of John Nemecek, and also to recover damages for the pain and anguish suffered by the deceased as the result of injuries received by him while in the employment of the above-mentioned company.

The company's attorneys demurred to the joinder of the two causes of action, which demurrer was overruled. From this action of the court an appeal was taken to the supreme court of the State, in which the ruling of the lower court was sustained on grounds which appear in the following quotation from the remarks of Judge Winslow, who spoke for the court:

The question whether these two causes of action may be properly joined in the same complaint is now first presented to this court. It is settled in this State that a cause of action for personal injuries survives the death of the injured person; that it is to be prosecuted by the personal representative; that the damages recovered in such action are confined to those suffered by the deceased prior to his death, and go into the general fund of the estate of the deceased; that the action for the death is also to be prosecuted by the personal representative; that the damages in this latter action are limited to the pecuniary loss sustained by the relatives of the deceased named in the act, and must be paid over by the personal representative to such relatives. We have been unable to perceive any good reason why these two causes of action may not be properly joined. It is true that this court has held that actions which do not affect the plaintiff in the same capacity can not be joined in the same action. That, however, is not the case [in this instance]. The plaintiff sues as administratrix in both causes of action. The elements of damages are different, the amounts of damages must be separately assessed by special verdict, and the sums recovered must go into separate funds; but, as was suggested in the Brown case, supra, none of these considerations involves any serious difficulties in the trial of the two causes of action together. It would seem to be better for both parties to dispose of the entire litigation in one action and upon one trial. The law discourages rather than encourages multiplicity of actions. There is little direct authority on the subject, but such as there is favors this view.

Order affirmed.

DECISIONS UNDER COMMON LAW.

BOYCOTT—CONSPIRACY—INTERFERENCE WITH BUSINESS—LIABILITY FOR DAMAGES.—*Purington et al. v. Hinchliff, Supreme Court of Illinois, 76 Northeastern Reporter, page 47.*—George Hinchliff had secured a judgment in the circuit court of Cook County, assessing damages against Purington and others for interference with his business as manufacturer and seller of bricks. The persons sued were members of an association known as the Brick Manufacturers' Association of Chicago. There was an agreement between this association and the Masons' and Builders' Association restricting purchases of bricks by the latter to such as were made by members of the Manufacturers' Association. Other facts appear in the opinion as quoted.

Damages were awarded in the circuit court of Cook County, which judgment was affirmed by the appellate court, and, on this appeal, by the supreme court of the State. In delivering the opinion of the court Judge Wilkin used in part the following language:

The appellate court recited the following facts as appearing from the evidence:

"The negotiations between the Masons' and Builders' Association which led to the agreement complained of began in December, 1897, with the appointment of a committee by the Brick Manufacturers' Association, which obtained the appointment of a committee of the Masons' and Builders' Association, and the two committees in conference formulated the agreement. This seems to have finally gone into effect prior to October 1, 1898. The resolution of the Masons' and Builders' Association adopted at the time of the appointment of its committee of conference, provided, inter alia, that 'whereas, the brick manufacturers now have an organization which takes in all of the brick manufacturers of Cook County and vicinity, and believing that it is established upon a sound and practical basis, and believing the system will control the price of brick in the future,' and 'that an agreement would greatly benefit and advance the interests of the Chicago Masons' and Builders' Association and will strengthen the Brick Manufacturers' Association as well,' therefore the committee be appointed, which was accordingly done; that the substantial provisions of the agreement thus made are, that the members of the Masons' and Builders' Association who sign the agreement agree to buy sewer, hollow, and common brick only from such members of the Brick Manufacturers' Association as have signed the agreement and are in good standing in said association, and the members of the Brick Manufacturers' Association who sign the agreement agree to give to the members of the Masons' and Builders' Association signing the agreement and in good standing a trade discount from the trade price of one dollar a thousand brick. On all brick sold to purchasers outside of the Masons and Builders' Association the brick manufacturers agree to pay into their treasury one dollar a thousand, the fund thus created to be divided every six months equally, one-half to their own members who have signed and are faithful members of the Masons' and Builders' Association. There are provisions for enforcing the terms of the agreement by imposition of fines and penalties, and it was to take effect on and after April 1,

1898, within the limits of Cook County and north of the Joliet branch of the Michigan Central Railroad in Lake County, Ind. There is evidence tending to show that the plaintiff was the principal competitor in Cook County of the members of the Brick Manufacturers' Association; that his plant had a capacity of from 50,000 to 60,000 bricks a day, or about 15,000,000 bricks per year; that it was well equipped with machinery, and 'the clay was all right.' It appears that plaintiff was at one time a member of the Masons' and Builders' Association, and that he made efforts to secure admission to the Brick Manufacturers' Association without success. These associations and associates, the brick manufacturers, the masons and builders, and the Bricklayers' Union, employed business agents and secret service men, whose business it was to see that the rules formulated to make effective the agreement between them were observed by their membership. There is evidence tending to show that after the agreement in question was in active force and operation the plaintiff's business began to be interfered with by these agents and secret service men; that contractors and owners who were purchasing and using plaintiff's brick were compelled to cease using them; that large orders and sales were canceled; that one owner was compelled to pay a fine to the Masons' and Builders' Association before being permitted to complete with plaintiff's brick a building which was under way; that workmen were directed not to lay plaintiff's brick because he was not in the combination; and there is evidence of particular cases in which such interference occurred. In one case where, as the evidence tends to show, money had to be paid to the Masons' and Builders' Association for the privilege of using plaintiff's brick to complete a job then under way, in order to get the work completed, the association afterward returned the money when threatened with legal procedure. The plaintiff testifies that the result of the combination and consequent interference with his business was that his brick became 'absolutely worthless. There wasn't hardly a man in Chicago that would handle them. The workmen all belonged to the union, practically, and the hod carriers would not handle them, or the bricklayers wouldn't lay them.' He testifies that he was called on by the secretary of the Masons' and Builders' Association, who told plaintiff 'that the joint committee of the master masons and brick manufacturers' crowd had just had a joint session in the next room' adjoining my office and had directed him to inform me that they had requested me to sell no more brick in the city of Chicago or Evanston. I told him they must be wrong—that it was equivalent to asking me to quit business. He said: 'There is no mistake on my part. The committee have just adjourned, and the members are still in the next room.' I said 'Go back and tell them they are a bigger lot of fools than I thought they were,' and I made a similar request of them."

We think the foregoing finding as to the facts is sustained by the proofs. The question of unlawful conspiracy to injure the business of another, and the necessary elements to constitute it, has been before this court on other occasions. Our reports contain many well considered cases on the subject. No person or combination of persons can legally, by direct or indirect means, obstruct or interfere with another in the conduct of his lawful business, and any loss willfully caused by such interference will give the party injured a right of action

for all damages sustained. All parties to a conspiracy to ruin the business of another because of his refusal to do some act against his will or judgment are liable for all overt acts illegally done pursuant to such conspiracy and for the subsequent loss, whether they were active participants or not. [Cases cited.] Under the authorities above cited and in view of the evidence as it appears in the record, there is evidence fairly tending to show that appellants were guilty of an unlawful combination and conspiracy to maliciously injure the appellee's business. The court committed no reversible error in refusing to instruct the jury to find for the defendants.

Complaint is also made of the rulings of the court in the admission and exclusion of evidence and in giving and refusing instructions. All of these alleged errors are based upon the theory that the appellants were not guilty of an unlawful combination and conspiracy. In each instance the evidence admitted tended to prove the allegations of the declaration, and was therefore competent. The instructions given announced the law of conspiracy as held in the foregoing decisions, and those refused laid down a contrary rule.

We find no reversible error, and the judgment of the appellate court will be affirmed.

BOYCOTT—INJUNCTION—CERTAINTY—CONSTITUTIONAL RIGHTS—*Jordahl v. Hayda, Court of Appeal of California, 82 Pacific Reporter, page 1079.*—Andrew Jordahl, proprietor of a restaurant in Eureka, Cal., had secured an injunction in the superior court of Humboldt County against J. A. Hayda and others, members and agents of the Cooks' and Waiters' Alliance, Local No. 220.

This injunction prohibited the commission by the defendants "of any acts or the use of any methods within or in the immediate vicinity of the plaintiff's said restaurant and premises, which will tend to hinder, impede, or obstruct the plaintiff in the transaction of the business of said plaintiff at said Fairwind restaurant in said premises, or hinder, intimidate, or annoy the patrons or customers of plaintiff as they visit said restaurant and premises and depart from the same, and from annoying and intimidating persons who may desire to work in plaintiff's said premises."

From this judgment the union appealed with the result that the action of the lower court was upheld on grounds which appear in the following quotation from the opinion of the court as given by Judge Chapman:

Appellants (Hayda and his associates) contend that the words used in the findings, such as "threats," acts of "intimidation," "interfered with," "driven away" or "prevented," as applied to the conduct of defendants toward the patrons of plaintiff, imply force, and that "the evidence does not warrant a finding that implies that force was used." We do not think these words as used in the findings and judgment imply that it was necessary to show physical force on the part of defendants towards anyone. Persons might have been "prevented" from patronizing plaintiff, or "driven away" from his place of busi-

ness, or "interfered with" in an attempt to go into or out of his restaurant, by conduct falling short of actual violence, and yet the conduct might be of such character as to effect the object of defendants to the injury of plaintiff in a way which could not be adequately measured in an action for damages.

We are cited by appellant to section 9, art. 1, of the constitution of California, which guaranties the right to every person to "freely speak, write, and publish his sentiments on all subjects," etc. It is argued that it is not unlawful for any person to go or stay away from plaintiff's restaurant, and hence there could be nothing unlawful in any one of defendants requesting any patron of plaintiff's restaurant to remain away therefrom; that the motive of the person in making the request is immaterial; and if the request can be made of one it can be made of all patrons of plaintiff. Furthermore, if this may be done verbally, it may be done in writing, and he may make the request on a banner such as was used in front of plaintiff's restaurant which read: "Boycott. Fairwind Restaurant, declared an unfair restaurant by Cooks' and Waiters' Alliance, Local No. 220. Public is asked not to patronize the place." It is also argued that "boycotting" is not actionable per se, and so with "picketing" and hence, as we infer, not restrainable by injunction. We do not find it necessary to enter upon a discussion of the right of labor to organize for mutual benefit and self-protection. All sane thinking persons concede this right. And it cannot be doubted that organized labor has the right to effect its objects and purposes by all lawful means, lawfully exercised. Nor are we called upon to lay down general rules by which labor organizations should be governed in their relation to the business interests of the country and to society. We are to deal alone with the facts presented in his particular case, and the principles of law by which they shall be governed.

While the right of free speech is guarantied to all citizens by the constitution, there is also guarantied to them by the same constitution the right of "acquiring, possessing and protecting property, and possessing and obtaining safety and happiness" (sec. 1, art. 1); and it is a maxim of jurisprudence prescribed by the statute law of this State that "one must so use his rights as not to infringe upon the rights of of another" (Civ. Code, Sec. 3514). These guaranties are equally important to and equally necessary for the protection of all classes of citizens. The difficulty in most cases is to apply the principles governing these correlated rights in particular cases as they arise. Appellants concede that boycotting and picketing may become "objectionable by reason of the acts done, in prosecuting the boycott or in picketing;" and, this much conceded, it follows that they may be resorted to by such unlawful means and in such reprehensible manner as to bring the persons therein engaged within the restraining power of the courts. That a boycott was declared and being enforced against plaintiff by defendants is not disputed. One of the defendants testified to its object as follows: "We wanted to keep people from patronizing Mr. Jordahl's while he refrained from getting a union card. We wanted to keep everybody from patronizing him as much as we could. It did not matter who it was, everybody we could keep from patronizing him we would do the best we could to keep them away. If Mr. Jordahl had come in and acceded to our terms, that minute the boycott would have been declared off, and

would have been kept on as long as he wouldn't, had it not been for the injunction of the court. The boycott would have been on now if it had not been for the injunction of the court. I was a member of the committee that had exclusive power to act in this particular matter." The evidence was conflicting as to the acts which the court found amounted to intimidation of the patrons of plaintiff and to an unwarrantable interference with the peaceable prosecution of his business and to plaintiff's pecuniary injury. The well-settled rule of the Supreme Court, and therefore must be followed by this court, is, that the findings of the trial court will not be disturbed, but must be accepted, where there is a substantial conflict in the evidence. And under this rule the appellate court is not permitted to determine where the preponderance of the evidence rests. If there was any substantial evidence to support the findings we must hold it sufficient. The responsibility of weighing the evidence is upon the trial court or the jury, where the trial is by jury. Upon a careful examination of the record we think there is sufficient to sustain the findings.

Appellants finally complain that the judgment should be reversed because "it is so indefinite and uncertain that it is impossible to ascertain therefrom what acts defendants are enjoined from performing." The court was not called upon, nor was it practicable to enumerate the particular acts which in its opinion would be regarded as acts of intimidation to customers or threats used for the purpose of diverting patrons from plaintiff's restaurant. Defendants are presumed to be intelligent and law-abiding citizens, and, as such citizens, the court was content to leave to them the determination of what particular acts they could in future safely resort to without violation of its directions. The meaning of the judgment is plain enough, and so long as defendants keep within the intention expressed by the court they will be within their rights so far as any violation of this judgment may be involved.

Contracts to Employ None but Members of Labor Unions—Legality—*Jacobs v. Cohen et al., Court of Appeals of New York, 76 Northeastern Reporter, page 5.*—This case involves the validity of a contract restricting employment to members of a labor organization. Morris and Louis Cohen, engaged in the business of tailoring, had made such a contract with the Protective Coat Tailors' and Pressers' Union, Local 55, giving their note as security for the fulfillment of the contract. Following a violation of the contract, Jacobs sued as president of the union to recover on the note, and was met by the defense that the agreement on which the note was based was against public policy and void, being in restraint of trade, and tending to hamper and restrict the freedom of citizens. Jacobs's counsel demurred to this defense as being insufficient in law. The court at special term sustained the demurrer, from which ruling Cohen appealed to the appellate division of the supreme court. Here the judgment upholding the demurrer was reversed, and the demurrer was overruled, but with permission to refer two questions

to the court of appeals, one of which reads as follows: "Is a contract made by an employer of labor, by which he binds himself to employ and to retain in his employ only members in good standing of a single labor union, consonant with public policy, and enforceable in the courts of justice in this State?" The second question related to the sufficiency in law of the defense offered by Morris and Louis Cohen. That particular portion of the contract under consideration is here quoted:

That the party of the first part (meaning the makers' firm) shall not employ any help whatsoever other than those belonging to and who are members of the party of the third part (meaning a "union" of the firm's employees) and in good standing, and who conform to the rules and regulations of the said party of the third part, and the said party of the first part shall cease to employ any one and all those employees who are not in good standing, and who do not conform to and comply with the rules and regulations of said party of the third part, upon being notified to that effect by its duly credentialed representatives. That the party of the first part shall not engage any help whatsoever, even those who are members of the party of the third part, without their first having produced a pass card duly executed and signed by the authorized business agent of the party of the third part; said card to show that the bearer thereof is a member in good standing of the party of the third part, and that he has complied with the rules and regulations thereof in force at that time.

The court was divided, four judges upholding the contract as valid, while two judges concurred in a dissenting opinion, and the seventh judge was absent. As the question is one of special interest, both opinions are quoted from at some length. Judge Gray prepared the prevailing opinion, which is in part as follows:

If we refer to the prevailing opinion of the appellate division, it appears that the question in this case was there regarded as within our decision in Curran *v.* Galen, 152 N. Y. 33, 46 N. E. 297, 37 L. R. A. 802, 57 Am. St. Rep. 496, and hence that the contract was unlawful, because contrary to public policy. In this view I think the learned justices below erred. Whatever else may be said of it, this is the case of an agreement voluntarily made by an employer with his workmen, which bound the latter to give their skilled services for a certain period of time, upon certain conditions, regulating the performance of the work to be done, and restricting the class of workmen who should be engaged upon it to such persons as were in affiliation with an association, organized by the employers' workmen with reference to the carrying on of the very work. It would seem as though an employer should be, unquestionably, free to enter into such a contract with his workmen for the conduct of his business, without its being deemed obnoxious upon any ground of public policy. If it might operate to prevent some persons being employed by the firm, or, possibly, from remaining in the firm's employment, that is but an incidental feature. Its restrictions were not of an oppressive nature, operating generally in the community

to prevent such craftsmen from obtaining employment and from earning their livelihood. It was but a private agreement between an employer and his employees concerning the conduct of the business for a year, and securing to the latter an absolute right to limit the class of their fellow workmen to those persons who shall be in affiliation with an organization entered into with the design of protecting their interests in carrying on the work, as, indeed, the agreement recites. Nor does the answer aver that it was intended thereby to injure other workmen, or that it was made with a malicious motive to coerce any to their injury, through their threatened deprivation of all opportunity of pursuing their lawful avocation. To coerce workmen to become members of the employees' organization, through such a contract, is not the allegation of something which the law will necessarily regard as contravening public policy. The allegation that its "purposes are in restraint of trade," or that "they hamper and restrict the freedom of a citizen," or "that they are against public policy," is the mere statement of a legal conclusion.

If the question were more correctly presented by some appropriate allegation, I still would be of the opinion that the agreement is not one which comes under the condemnation of the law. The right of workingmen to unite and to organize for the protection of their interests and welfare is not denied. It has been, expressly and recently, declared by this court. (Curran *v.* Galen, 152 N. Y. 33, 46 N. E. 297, 37 L. R. A. 802, 57 Am. St. Rep. 496 [see Bulletin No. 11, p. 529]; National Protective Association *v.* Cumming, 170 N. Y. 315, at pages 320, 334, 338, 63 N. E. at pages 369, 374, 376, 58 L. R. A. 135, 88 Am. St. Rep. 648 [see Bulletin No. 42, p. 1118]). The inviolability of the right of persons to freedom of action may well extend to any concert of action for legitimate ends, if consistent with the maintenance of law and order in the community, and if not interfering with the enjoyment and the exercise by others of their constitutional rights. Their right to combine and to cooperate for the promotion of such ends as the increase of wages, the curtailment of hours of labor, the regulation of their relations with their employer, or for the redress of a grievance, is justifiable. Their combination is lawful, when it does not extend so far as to inflict injury upon others, or to oppress and crush them by excluding them from all employment, unless gained through joining the labor organization or trades union. This we have decided, and this the law of the State sanctions. (Curran *v.* Galen, supra; National Protective Association *v.* Cumming, supra; Pen. Code, sec. 170.) As it was observed in Curran *v.* Galen, an underlying law of human society moves men to unite for the better achievement of a common aim, and this social principle justifies organized action. Organization, or combination, is a law of human society. It is open to all orders of men, who desire to accomplish some lawful purpose through the greater strength and effectiveness which organization offers over individual effort. If surrender of individual liberty is involved in combination, that is, nevertheless, but an extension of the right of freedom of action. If, therefore, the organization of working men is not obnoxious to moral or to legal criticism, and only the use or directing of the power of the organization to injure others, by preventing them from following their trade, is visited by the law with its condemnation, how can it fairly be said that the refusal of a body of

men to work with those not in affiliation with them, and an agreement with the employer by which such are excluded from the shop, is acting beyond legally justifiable limits. Whether the reason for the refusal be purely sentimental, or whether based upon more substantial grounds, such as, for instance, an assurance of the character and of the competent skill of their fellow workmen, is not material.

The case of Curran *v.* Galen, supra, which stands unaffected as an authority, presented a very different state of facts. There the plaintiff demanded damages of the defendants, who were officers and members of an association of workingmen in the brewing business in the city of Rochester, for having conspired to injure him and to take away his means of earning a livelihood. In substance he alleged in his complaint that he was threatened by certain of the defendants, members of the association, that unless he became a member they would obtain his discharge from employment and would make it impossible for him to obtain any employment in that city or elsewhere; that, upon his refusing to become a member of the association, the defendants forced his employers to discharge him, and by false and malicious reports circulated in regard to him sought to bring him into ill repute with members of his trade and employers and to prevent him from prosecuting his trade and earning a livelihood. The answer to the complaint, among other defenses, set up an agreement between the Ale Brewers' Association in the city of Rochester and the particular association referred to in the complaint to the effect that all employees of the brewery companies should be members of the association and that no employee should work for a longer period than four weeks without becoming a member, and that, upon the plaintiff's refusal to comply with defendants' request to become a member of the association, his employers were notified thereof in accordance with the terms of the agreement with the Ale Brewers' Association. To this matter set up as a defense the plaintiff demurred, and the order sustaining the demurrer was affirmed in this court. I endeavored to point out in the opinion that the agreement could be no justification for the acts charged in the complaint, and that it could not legalize a plan for compelling other workingmen to join the defendants' organization, at the peril of being deprived of employment and of making a livelihood. However lawful and legitimate the purposes of the organization of the workingmen may have been, its power and influence were being unlawfully wielded in efforts to keep other persons from working at the particular trade and to procure their dismissal from employment. In the general discussion of the question I conceded the general right of workingmen to organize for the common good of the members, and sought to show how the agreement and acts there in question were contrary to public policy and unlawful, because oppressive and restricting the freedom of others to engage in the same line of occupation, or to make a livelihood at their trade, as a penalty for refusing to join the defendants' organization. That was a very different case from the present one. The subsequent case of National Protective Association *v.* Cumming, supra, in no wise overruled Curran *v.* Galen. It was not at all within the principle of the prior case. It concerned a dispute between rival labor organizations. The plaintiff organization sought to restrain the defendants

from preventing the employment of its members and from procuring their discharge by any employer through threats and strikes, and the reversal of a judgment awarding the relief demanded was affirmed by this court. The right of the defendants in that case to refuse to permit their members to work with others, who were members of a rival organization, and to bring about their discharge upon the common work in which they were engaged, if confined to threats to withdraw from the work, or to ordering a strike of their own members, without resort to injurious acts, was admitted. The defendants' effort was not to compel the others to join with their organization as a condition of being allowed to work, and, whether it was to secure only the employment of approved workmen (which was a possible inference from the facts), or whether it was to obtain an exclusive preference in employment, if without resort to force or the commission of any other unlawful acts, it was not within the condemnation of the law.

Within even the view expressed by the minority of the judges of this court in the Cumming case, the contract in the present case was not unlawful which the employer made with his workingmen. Judge Vann asserted the right of every man "to carry on his business in any lawful way that he sees fit. He may employ such men as he pleases, and is not obliged to employ those whom, for any reason, he does not wish to have work for him. He has the right to the utmost freedom of contract and choice in this regard." This contract was voluntarily entered into by the Cohens, and, if it provided for the performance of the firm's work by those only who were accredited members in good standing of an organization of a class of workingmen whom they employed, were they not free to do so? If they regarded it as beneficial for them to do so (and such is a recital of the contract), does it lie in their mouths now to urge its illegality? That, incidentally, it might result in the discharge of some of those employed, for failure to come into affiliation with their fellow workmen's organization, or that it might prevent others from being engaged upon the work, is neither something of which the employers may complain, nor something with which public policy is concerned.

I think that the question certified should be answered in the affirmative, and therefore that the order of the appellate division, reversing the interlocutory judgment and overruling the demurrer, should be reversed, and that the interlocutory judgment, which sustained the demurrer, should be affirmed, with costs in all the courts to the appellants.

From the dissenting opinion, which was prepared by Judge Vann, the following is quoted:

The business affected did not belong to the union, or to its members, but to the defendants, who agreed, voluntarily, of course, to employ and discharge workmen at the dictation of the union. The labor department of the industry was under the control of the union, for both employer and employed, abrogating their own rights, placed themselves under its command in that respect. This was a form of slavery, even if voluntarily submitted to; for whoever controls the means by which a man lives controls the man himself. Both the proprietors and the workmen seem to have walked under the yoke of the union without a protest. The employers could employ no

one who was not a member of the union, and not even then unless he bore its pass card. They could have no apprentices. If an employee wished to leave the union, he could not without losing his place. The employers could not hire nonunion men who wished to work for them, nor have extra helpers in their business, and even the workmen themselves could not take apprentices. Employers were bound to abide by the rules and regulations of the union, and permit its representatives to enter their shops at any and all hours of the day and night for the purpose of inspection and enforcing the terms of the contract as well as the rules and regulations. The employees could refuse to work during a "sympathy strike" and paralyze the business without affecting the validity of the agreement. They were bound to obey the rules and regulations of the union, whatever they might be, that were in force at any time during the year covered by the agreement. Thus master and men bound themselves by these remarkable stipulations made with a voluntary association, which had no pecuniary interest in the business or in the labor of those employed. The labor of the employees belonged to themselves, and they had a right to sell it to whom they chose and on such conditions as were mutually satisfactory. The business belonged to the defendants, and they had the right to employ any man who was willing to work for them; but by this agreement an outsider intervened, and compelled those who owned the business and those who did the work to submit to its direction. As was said by the court below, the will of the employer "was subjected by executory contract to an arbitrary domination, which not only deprived" him "of all freedom of action, but also crushed the rights and interests of all independent competition in the field of labor."

The manifest purpose of the contract was to prevent competition and create a monopoly of labor. A combination of capital, or labor, or as in this case of both, to prevent the free pursuit of any lawful business, trade, or occupation, is forbidden both by statute and the common law. (Matter of Davies, 168 N. Y. 89, 61 N. E. 118, 56 L. R. A. 855; Laws 1897, p. 310, c. 383, sec. 1.) A labor trust in restraint of free labor is opposed to sound public policy the same as a trust of capital in restraint of free production, and any agreement by which either object is sought to be accomplished is illegal and void. The contract in question was a combination in the interest of monopoly to prevent the employment, as well as to compel the discharge of competent men who were willing to work. Its primary object was to create a monopoly to benefit the members of a single labor union, by compelling the discharge of good men who wished to work, but were too independent to join the union under compulsion, or, if they were members already, by compelling them to remain such against their will. While there may have been other purposes, they were incidental to this main purpose, which runs through the contract from the first stipulation to the last. The agreement created an unlawful combination or trust, because it monopolized the market by excluding from employment all who do not belong to this one union, and compelled the discharge of all in employment who would not join it. The means used was not persuasion, but coercion. The provisions which restrict both master and men from taking apprentices are significant as a clear violation of public policy, for they tend to prevent the training of youths into

skilled workmen, to the great disadvantage of the State. The stipulation permitting a strike without a grievance, simply out of sympathy for those employed elsewhere, was also illegal; for it tended to promote business paralysis throughout the country. The employers would be compelled to suspend work, not because their men were dissatisfied with their own condition, but because they felt sorry for others in a less fortunate condition, over which their own employers had no control. In other words, if workmen in California or in Russia struck, with or without just grounds, the party of the second part could strike also.

This case is quite analogous to that of Curran *v.* Galen, supra, which as it is admitted, has not been overruled, but is still the law. The defense relied upon in that case to justify those who procured the discharge of a workman from employment was an agreement between a brewers' association and a labor union. The court said: "Public policy and the interests of society favor the utmost freedom in the citizen to pursue his lawful trade or calling, and if the purpose of an organization or combination of workingmen be to impair or to restrict that freedom, and through contracts or arrangements with employers to coerce other workingmen to become members of the organization and to come under its rules and conditions, under the penalty of the loss of their position and of deprivation of employment, then that purpose seems clearly unlawful, and militates against the spirit of our government and the nature of our institutions. The effectuation of such a purpose would conflict with that principle of public policy which prohibits monopolies and exclusive privileges. It would tend to deprive the public of the services of men in useful employments and capacities. It would, to use the language of Mr. Justice Barrett in People ex rel. Gill *v.* Smith, 5 N. Y. Cr. R., at page 513, 'impoverish and crush a citizen for no reason connected in the slightest degree with the advancement of wages or the maintenance of the rate.' Every citizen is deeply interested in the strict maintenance of the constitutional right freely to pursue a lawful avocation, under conditions equal as to all, and to enjoy the fruits of his labor without the imposition of any conditions not required for the general welfare of the community. The candid mind should shrink from the results of the operation of the principle contended for here, for there would certainly be a compulsion, or a fettering, of the individual, glaringly at variance with that freedom in the pursuit of happiness which is believed to be guarantied to all by the provisions of the fundamental law of the State. The sympathies, or the fellow-feeling, which as a social principle underlies the association of workingmen for their common benefit, are not consistent with a purpose to oppress the individual, who prefers by single effort to gain his livelihood. If organization of workingmen is in line with good government, it is because it is intended as a legitimate instrumentality to promote the common good of its members. If it militates against the general public interest, if its powers are directed towards the repression of individual freedom, upon what principle shall it be justified? * * * So far as a purpose appears from the defense set up to the complaint that no employee of a brewing company shall be allowed to work for a longer period than four weeks without becoming a member of the Workingmen's Local Assembly, and that a contract between the local assembly and

the Ale Brewers' Association shall be availed of to compel the discharge of the independent employee, it is in effect a threat to keep persons from working at the particular trade and to procure their dismissal from employment."

This long quotation is warranted by the strong reasoning which applies directly to the case in hand. I unite with Judge Gray in recognizing that case as a sound exposition of the law. I invoke its authority as controlling this appeal, for the facts of the two cases are so analagous that the same principle must govern both. If the agreement in that case was against public policy, what is to be said of the one before us? That agreement was held void because it required the discharge of workmen if they would not join a particular union, thus compelling them to join against their will. This agreement contains the same requirement, because the phrase "cease to employ" is merely a euphemism for the word "discharge," and in addition there are other provisions equally subversive of personal liberty and equally opposed to public policy. Would a court of equity enforce such an agreement by a decree for specific performance? Would it command the employer to discharge workmen simply because they refused to join the union? Would it restrain him from employing competent men because they were not members of the union? Would it restrain him or his employees from taking apprentices? Would it compel both master and man to obey the regulations of the union, whether reasonable or unreasonable?

The promissory note sued upon is collateral security for the faithful performance of the agreement by the employer, and a violation of any stipulation thereof, according to its terms, renders the note collectible. Will a court of law make the employer pay the note because he refused to discharge a competent man who would not join the union, or who resigned from the union, or refused to obey its rules and submit to its dictation? Will it permit a recovery thereon because nonunion men were employed, or apprentices taken, or for a failure to comply with any one of the many stringent stipulations? I think that neither a court of equity nor a court of law should attempt to enforce the agreement, directly or indirectly, because it is utterly void as a flagrant violation of public policy. I vote for affirmance.

LAWS OF VARIOUS STATES RELATING TO LABOR, ENACTED SINCE JANUARY 1, 1904.

[The Tenth Special Report of this Bureau contains all laws of the various States and Territories and of the United States relating to labor, in force January 1, 1904. Later enactments are reproduced in successive issues of the Bulletin from time to time as published, beginning with Bulletin No. 57, the issue of March, 1905.]

NEW JERSEY.

ACTS OF 1905.

CHAPTER 102.—*Inspection of bakeries.*

SECTION 1. For the purposes of this act and the act to which it is a supplement [inspection of factories act] biscuits, pies, bread, crackers, cakes and confectionery shall be interpreted to be goods, and places wherein the same are made or manufactured shall be held and considered as places where goods are manufactured; the word bakery in this act shall include all buildings, rooms or places where biscuits, pies, bread, crackers, cakes and confectionery are made or manufactured, and the provisions of this act, or any supplement thereof or amendment thereto, shall be enforced by the department of labor, and it shall be the duty of the officers of that department to enforce the provisions of this act. All suits brought for violations of any of the provisions of this act shall be brought in the manner and under the same restrictions as is provided for bringing suits under the act to which this is a supplement.

SEC. 2. No employee shall be required, permitted or suffered to work in any bakery more than sixty hours in any one week, or more than ten hours in any one day, unless for the purpose of making a shorter work day on the last day of the week, nor more hours in any one week than will make an average of ten hours per day for the whole number of days in which such employee shall so work during such week, but it shall be lawful, in cases of emergency, for an employer to permit any employee to work an additional time, not exceeding two hours per day, such extra work to be remunerated at the rate of weekly wages paid to such employee for his week of sixty hours; no employee in any bakery shall be discharged by his employer for having made any truthful statement as a witness in a court, or to the commissioner, assistant commissioner of labor, or any inspector in pursuance of this act, or any act amendatory hereof or supplementary hereto.

SEC. 3. All buildings or rooms where goods are manufactured or made shall be drained and plumbed in a manner that will conduce to the proper and healthful sanitary condition thereof, and shall have air shafts, windows or ventilating pipes sufficient to insure ventilation; no cellar, basement, or place which is below the street level, shall hereafter be used and occupied as a place in which to manufacture biscuits, pies, bread, crackers, cakes and confectionery, except where the same was used for that purpose at the time of the passing of this act.

SEC. 4. Every room used for a bakery shall be at least eight feet in height and shall have, if required by the said commissioner or assistant commissioner, an impermeable floor, constructed of wood properly saturated with linseed oil; the side walls of such rooms shall be plastered or wainscoted, except where brick walls are shown, and if required by the said commissioner or assistant commissioner, shall be whitewashed at least once in three months; the furniture and utensils in such rooms shall be so arranged that the furniture and floor may at all times be kept in a proper and healthful, sanitary and clean condition; the commissioner shall have the power to order that any bakery shall be cleaned in such manner as he shall direct; no domestic animal, except cats, shall be allowed to remain in a room used as a bakery.

SEC. 5. Biscuits, pies, bread, crackers, cake and confectionery, after the same are made or manufactured, shall be kept in dry and airy rooms; the floors, shelves, pans, trays and every kind of appliances used for storing the same shall be so arranged that they can be easily and thoroughly cleaned.

SEC. 6. Whoever shall conduct a place covered by the provisions of this act shall provide a proper wash room and water-closet or closet separate and apart from the room or rooms

in which the manufacture of the goods is carried on; no water-closet, earth closet or privy shall be within or communicate directly with the room in which goods covered by the provisions of this act are made or manufactured.

SEC. 7. Sleeping places for persons employed in a bakery shall be kept separate from the room or rooms used for the bakery, and the commissioner or assistant commissioner or an inspector may inspect such sleeping places, if they are on the same premises as the bakery, and order them cleaned or changed, in compliance with sanitary principles.

SEC. 8. The commissioner of labor shall be required to enforce compliance with all the provisions of this act, and for that purpose it shall be his duty to have all bakeries visited and inspected at least once in six months; and whenever a complaint in writing, signed by any employee in any such bakery or by any officer or representative of any labor union in the county wherein the same is located, shall be received by the said commissioner stating that any provision of this act is being violated in any bakery, it shall be the duty of the said commissioner forthwith to have said bakery concerning which complaint is made visited and inspected; the visits or inspections shall be made in the presence of those then working or employed in said bakery and during the usual hours of employment therein.

SEC. 9. No person under the age of eighteen years shall be employed, allowed, permitted or required to work in any bakery between the hours of seven o'clock in the afternoon and seven o'clock in the forenoon following.

SEC. 10. All notices given under or pursuant to this act, or any act supplementary thereof or mandatory thereto, shall be in writing, signed by the commissioner of labor, and may be served upon the owner or proprietor of the place wherein such violation occurred either by delivering the same to him in person or by sending it to him by mail at his last known post-office address, with postage prepaid; if his post-office address is not known, then the said notice may be mailed to the address of the bakery or place wherein such violation shall have been committed: the notice providing for the doing of any act or the abating of anything forbidden by this act shall fix the time within which such act shall be done or such thing abated, and if the order shall not be obeyed within the time therein fixed the person so failing to obey shall be liable to the penalty herein fixed for the violation hereof.

SEC. 11. Any person violating any of the provisions of this act, or any owner or proprietor who fails to obey any order of this act, shall be liable to a penalty of fifty dollars for the first offense and one hundred dollars for each subsequent offense.

Approved April 5, 1905.

NEW YORK.

AMENDMENT TO THE CONSTITUTION.

ARTICLE 12.—*Municipalities—Labor on public works.*

SECTION 1. (as amended). * * * and the legislature may regulate and fix the wages or salaries, the hours of work or labor, and make provision for the protection, welfare and safety of persons employed by the State or by any county, city, town, village or other civil division of the State, or by any contractor or subcontractor performing work, labor or services for the State, or for any county, city, town, village or other civil division thereof.

Passed the Senate, April 9, 1903.
Passed the Assembly, April 22, 1903.
Adopted, November, 1905.

ACTS OF 1905.

CHAPTER 136.—*Bribery, etc., of employees.*

SECTION 1. The penal code is hereby amended by inserting therein at the end of title eleven a new section to be known as three hundred and eighty-four-r, and to read as follows:

Section 384r. Whoever gives, offers, or promises to an agent, employee, or servant, any gift or gratuity whatever, without the knowledge and consent of the principal, employer or master of such agent, employee or servant, with intent to influence his action in relation to his principal's, employer's, or master's business; or an agent, employee or servant who without the knowledge and consent of his principal, employer or master, requests or accepts a gift or gratuity or a promise to make a gift or to do an act beneficial to himself, under an agreement or with an understanding that he shall act in any particular manner to his principal's, employer's or master's business; or an agent, employee or servant, who, being authorized to procure materials, supplies or other articles either by purchase or contract for his principal, employer or master, or to employ service or labor for his principal, employer or master, receives directly or indirectly, for himself or for another, a commission, discount or bonus from the person who makes such sale or contract, or furnishes such materials, supplies or other articles, or from a person who renders such service or labor; and any person

who gives or offers such an agent, employee or servant such commission, discount or bonus shall be guilty of a misdemeanor and shall be punished by a fine of not less than ten dollars nor more than five hundred dollars, or by such fine and by imprisonment for not more than one year.

Became a law, April 5, 1905.

CHAPTER 175.—*Suits for wages.*

SECTION 1. Section thirteen hundred and ninety-one of the code of civil procedure is hereby amended to read as follows:

Section 1391. * * * Where a judgment has been recovered wholly for * * * work performed in a family as a domestic, or for services rendered for salary owing to an employee of the judgment debtor, and where an execution issued upon said judgment has been returned wholly or partly unsatisfied, and where any wages, debts, earnings, salary, income from trust funds or profits are due and owing to the judgment debtor or shall thereafter become due and owing to him, to an amount exceeding twelve dollars per week, and where no execution issued as hereafter provided for in this section is unsatisfied and outstanding against said judgment debtor, the judgment creditor may apply to the court in which said judgment was recovered or the court having jurisdiction of the same without notice to the judgment debtor and upon satisfactory proof of such facts by affidavits or otherwise, the court, if a court not of record, a judge or justice thereof, must issue, or if a court of record, a judge or justice, must grant an order directing that an execution issue against the wages, debt, earnings, salary, income from trust funds or profits of said judgment debtor, and on presentation of such execution by the officer to whom delivered for collection to the person or persons from whom such wages, debts, earnings, salary, income from trust funds or profits are due and owing, or may thereafter become due and owing to the judgment debtor, said execution shall become a lien and a continuing levy upon the wages, earnings, debts, salary, income from trust funds or profits due or to become due to said judgment debtor to the amount specified therein which shall not exceed ten per centum thereof, and said levy shall be a continuing levy until said execution and the expenses thereof are fully satisfied and paid or until modified as hereinafter provided. It shall be the duty of any person or corporation, municipal or otherwise, to whom said execution shall be presented, and who shall at such time be indebted to the judgment debtor named in such execution, or who shall become indebted to such judgment debtor in future, and while said execution shall remain a lien upon said indebtedness to pay over to the officer presenting the same, such amount of such indebtedness as such execution shall prescribe until said execution shall be wholly satisfied and such payment shall be a bar to any action therefor by any such judgment debtor. If such person or corporation, municipal or otherwise, to whom said execution shall be presented shall fail, or refuse to pay over to said officer presenting said execution, the percentage of said indebtedness, he shall be liable to an action therefor by the judgment creditor named in such execution, and the amount so recovered by such judgment creditor shall be applied towards the payment of said execution. Either party may apply at any time to the court from which such execution shall issue, or to any judge or justice issuing the same, or to the county judge of the county, and in any county where there is no county judge, to any justice of the city court upon such notice to the other party as such court, judge, or justice shall direct for a modification as said execution, and upon such hearing the said court, judge or justice may make such modification of the said execution as shall be deemed just, and such execution as so modified shall continue in full force and effect until fully paid and satisfied, or until further modified as herein provided.

Became a law, April 11, 1905.

CHAPTER 453.—*Protection of employees on street railways—Inclosed platforms—Kings and Queens counties.*

SECTION 1. Article four of chapter five hundred and sixty-five of the laws of eighteen hundred and ninety * * * is hereby amended by adding thereto a new section to be one hundred and twelve and to read as follows:

Section 112. Every corporation operating a street surface railroad in the counties of Kings or Queens, shall cause the front and rear platforms of every passenger car propelled by electricity, cable or compressed air, operated on any division of such railroad during the months of December, January, February and March, except cars attached to the rear of other cars, to be inclosed from the fronts of the platforms to the fronts of the hoods so as to afford protection to any person stationed by such corporation on such platforms to perform duties connected with the operation of such cars. Every corporation or person using and operating a car in violation of such section shall be liable to a penalty of twenty-five dollars per day for each car used and operated, to be collected in an action brought by the attorney-general and to be paid to the treasurer of the city of New York, or in a suit by the district attorney of the counties of Kings or Queens to be paid into the treasury of the city of New

York. One-third of the cars operated by any corporation in either of the above-named counties shall be equipped with the inclosures provided for in section one of this act on or before December first, nineteen hundred and five, one-third thereof after December first, nineteen hundred and five, and before December first, nineteen hundred and six, and the remaining one-third thereof after December first, nineteen hundred and six, and before December first, nineteen hundred and seven.

Became a law, May 16, 1905.

CHAPTER 493.—*Employment of children.*

(See Bulletin No. 62, pp. 247, 248, 250.)

CHAPTER 518.—*Employment of children—Employment certificates.*

(See Bulletin No. 62, pp. 246, 247, 249.)

CHAPTER 519.—*Employment of children—Street trades.*

(See Bulletin No. 62, p. 251.)

CHAPTER 611.—*Inspection of locomotive boilers.*

SECTION 1. Chapter five hundred and sixty-five of the laws of eighteen hundred and ninety is hereby amended by inserting therein two new sections to be sections forty-nine-a and forty-nine-b and to read as follows:

Section 49a. It shall be the duty of every railroad corporation operated by steam power, within this State, and of the directors, managers or superintendents of such railroad to cause thorough inspections to be made of the boilers of all the locomotives which shall be used by such corporation or corporations, on said railroads. Said inspections shall be made, at least once every three months, by competent and qualified inspectors of boilers, under the direction and superintendence of said corporation or corporations, or the directors, managers or superintendents thereof. The person or persons who shall make said inspections, shall make and subscribe his name to a written or printed certificate which shall contain the number of each boiler inspected, the date of its inspection, the condition of the boiler inspected, and shall cause said certificate or certificates to be filed in the office of the railroad commissioners, within ten days after each inspection shall be made, and also with the officer or employee of such railroad having immediate charge of the operation of such locomotive. If it shall be ascertained by such inspection and test, or otherwise, that any locomotive boiler is unsafe for use, the same shall not again be used until it shall be repaired, and made safe. A certificate of a boiler inspector to the effect that the same is in a safe condition for use shall be made and filed in the office of the railroad commissioners. Every corporation, director, manager or superintendent operating such railroad and violating any of the provisions of this section shall be liable to a penalty, to be paid to the people of the State of New York, of one hundred dollars for each offense, and the further penalty of one hundred dollars for each day it or they shall omit or neglect to comply with said provisions, and the making or filing of a false certificate shall be a misdemeanor. Any person, upon application to the secretary of said board of railroad commissioners and on the payment of such reasonable fee as said board may by rule fix, shall be furnished with a copy of any such certificate.

Sec. 49b. Within twenty days after this section takes effect, the State railroad commission shall appoint a competent person as inspector of locomotive boilers, who shall receive a compensation to be fixed by the commission, not exceeding three thousand dollars per year. Such inspector shall, under the direction of the commission, inspect boilers or locomotives used by railroad corporations operating steam railroads within the State, and may cause the same to be tested by hydrostatic test and shall perform such other duties in connection with the inspection and test of locomotive boilers as the commission shall direct. But this section shall not relieve any railroad corporation from the duties imposed by the preceding section.

Became a law, May 25, 1905.

NORTH CAROLINA.

ACTS OF 1905.

CHAPTER 391.—*Hiring out children, etc., to support men in idleness.*

SECTION 2. All persons who may come within either of the classes hereinafter named shall be deemed a vagrant.

SEC. 3. * * *

6th. All able-bodied men who have no visible means of support who shall live in idleness upon the wages of [or] earnings of their mother, wife or minor child or children, except male child or children over eighteen years of age.

SEC. 4. The punishment for vagrancy as defined in this act shall not exceed fifty dollars fine or thirty days' imprisonment.

Ratified the 4th day of March, A. D. 1905.

RHODE ISLAND.

ACTS OF 1905.

CHAPTER 1215.—*Inspectors of factories—Employment of children.*

(For sections 1, 2, and 5, relating to the employment of children, see Bulletin No. 62, pp. 269–271.)

SECTION 3. Section 3 of chapter 68 of the General Laws is hereby amended so as to read as follows:

"SEC. 3. The governor shall, in the week following the passage of this act, and in the month of January of every third year hereafter, appoint, with the advice and consent of the senate, one chief and two assistant factory inspectors, one of whom shall be a woman, whose term of office shall be three years and until their successors shall be so appointed and qualified. Any vacancy which may occur in said offices when the senate is not in session shall be filled by the governor until the next session thereof, when he shall, with the advice and consent of the senate, appoint some person to fill such vacancy for the remainder of the term. Said inspector shall be empowered to visit and inspect at all reasonable hours and as often as practicable the factories, workshops, and other establishments in this State subject to the provisions of this chapter, and shall report to the general assembly of this State at its January session in each year, including in said reports the names of the factories, the number of such hands employed, and the number of hours of work performed in each week. It shall also be the duty of said inspectors to enforce the provisions of this chapter and prosecute all violations of the same before any court of competent jurisdiction in the State. The name and residence of any child found working without the certificate provided for in section one of this chapter shall be reported by the chief factory inspector to the school committee in the city or town where such child resides. Said inspectors shall devote their whole time and attention to the duties of their respective offices, under the direction of the chief inspector. The annual salary of the chief inspector shall be two thousand dollars, and each of the assistant inspectors fifteen hundred dollars."

SEC. 4. Section 4 of chapter 68 is hereby amended so as to read as follows:

"Sec. 4. All necessary expenses incurred by such inspectors in the discharge of their duty shall be paid from the funds of the State, upon the presentation of proper vouchers for the same approved by the governor: *Provided*, That not more than two thousand dollars in the aggregate shall be expended by the said inspectors in any one year."

Passed March 9, 1905.

CHAPTER 1219.—*Bribery, etc., of employees.*

SECTION 1. No agent, employee, or servant in public or private employ, or public official shall corruptly accept, or obtain or agree to accept, or attempt to obtain from any person, for himself or for any other person, any gift or valuable consideration as an inducement or reward for doing or forbearing to do, or for having done or forborne to do, any act in relation to the business of his principal, master, employer, or State, city, or town of which he is an official, or for showing or forbearing to show favor or disfavor to any person in relation to the business of his principal, master, employer, or State, city or town of which he is an official.

SEC. 2. No person shall corruptly give or offer any gift or valuable consideration to any such agent, employee, servant, or public official as an inducement or reward for doing or forbearing to do, or for having done or forborne to do, any act in relation to the business of his principal, master, or employer, or the State, city, or town of which he is an official,

or for showing or forbearing to show favor or disfavor to any person in relation to the business of his principal, master, employer, or State, city, or town of which he is an official.

SEC. 3. No person shall knowingly give to any such agent, employee, servant, or public official any receipt, account, or other document in respect of which the principal, master, or employer, or State, city, or town of which he is an official is interested which contains any statement which is false or erroneous, or defective in any important particular, and which, to his knowledge, is intended to mislead the principal, master, employer, or State, city, or town of which he is an official.

SEC. 4. Any person who violates any of the provisions of this act shall be deemed guilty of a misdemeanor, and shall, on conviction thereof, be imprisoned, with or without hard labor, for a term not exceeding one year, or be fined not exceeding one thousand dollars.

SEC. 5. Any person injured by any violation of the provisions of sections 1 and 2 of this act may recover from the person or persons inflicting such injury twice the amount of such injury.

SEC. 6. No person shall be excused from attending and testifying, or from producing papers, contracts, agreements, and documents before any court which may be determined to be evidence in such case, or in obedience to the subpœna of any court having jurisdiction of the misdemeanor, on the grounds or for the reason that the testimony or evidence, documentary or otherwise, required by him may tend to criminate him or subject him to a penalty or forfeiture. But no person shall be prosecuted or subjected to any penalty or forfeiture for or on account of any transaction, matter, or thing concerning which he may testify or produce evidence, documentary or otherwise, before said court or in obedience of its subpœna or in any such case or proceedings.

Passed April 11, 1905.

UNITED STATES.

ACTS OF 1905–1906.

CHAPTER 219.—*Liability of common carriers to their employees.*

SECTION 1. Every common carrier engaged in trade or commerce in the District of Columbia, or in any Territory of the United States, or between the several States, or between any Territory and another, or between any Territory or Territories and any State or States, or the District of Columbia, or with foreign nations, or between the District of Columbia and any State or States or foreign nations, shall be liable to any of its employees, or, in the case of his death, to his personal representative for the benefit of his widow and children, if any, if none, then for his parents, if none, then for his next of kin dependent upon him, for all damages which may result from the negligence of any of its officers, agents, or employees, or by reason of any defect or insufficiency due to its negligence in its cars, engines, appliances, machinery, track, roadbed, ways, or works.

SEC. 2. In all actions hereafter brought against any common carriers to recover damages for personal injuries to an employee, or where such injuries have resulted in his death, the fact that the employee may have been guilty of contributory negligence shall not bar a recovery where his contributory negligence was slight and that of the employer was gross in comparison, but the damages shall be diminished by the jury in proportion to the amount of negligence attributable to such employee. All questions of negligence and contributory negligence shall be for the jury.

SEC. 3. No contract of employment, insurance, relief benefit, or indemnity for injury or death entered into by or on behalf of any employee, nor the acceptance of any such insurance, relief benefit, or indemnity by the person entitled thereto, shall constitute any bar or defense to any action brought to recover damages for personal injuries to or death of such employee: *Provided, however,* That upon the trial of such action against any common carrier the defendant may set off therein any sum it has contributed toward any such insurance, relief benefit, or indemnity that may have been paid to the injured employee, or, in case of his death, to his personal representative.

SEC. 4. No action shall be maintained under this act, unless commenced within one year from the time the cause of action accrued.

SEC. 5. Nothing in this act shall be held to limit the duty of common carriers by railroads or impair the rights of their employees under the safety-appliance act of March second, eighteen hundred and ninety-three, as amended April first, eighteen hundred and ninety-six, and March second, nineteen hundred and three.

Approved, June 11, 1906.

CUMULATIVE INDEX OF LABOR LAWS AND DECISIONS RELATING THERETO.

[This index includes all labor laws enacted since January 1, 1904, and published in successive issues of the Bulletin, beginning with Bulletin No. 57, the issue of March, 1905. Laws enacted previously appear in the Tenth Special Report of the Commissioner of Labor. The decisions indexed under the various headings relate to the laws on the same subjects without regard to their date of enactment and are indicated by the letter "D" in parentheses following the name of the State.]

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